

# Sapiens CoreSuite For Property & Casualty



## The Evolution is NOW

No two P&C carriers are exactly alike: internal IT capabilities, cashflow and technology strategies vary significantly. One size definitely does not fit all. That's why the ideal policy administration system can interface with various elements throughout the insurer's diverse insurance ecosystem and offers flexible deployment methodologies, with equally capable versions available on-premise, or in the cloud.

In addition, being able to efficiently manage the full billing and collection lifecycle is vital to the financial health of insurance companies. And when it comes to claims, today's insureds expect online immediacy and instant responses. As with many other formerly manual processes, the claims process is evolving to ensure claims are settled within days.

## End-to-End P&C Suite

Our market-leading and rules-based **Sapiens CoreSuite for Property & Casualty** (formerly known as the "Adaptik" and "StoneRiver Stream Suite") is comprised of three fully integrated, yet standalone, components – policy, billing and claims – to help North American carriers meet and exceed today's requirements, while preparing them for the future.

Purpose-built for the P&C market, carriers can choose to harness our end-to-end, cloud-based P&C insurance software with digital capabilities, or select from our individual modular components to meet their needs today.

## Sapiens PolicyPro

**PolicyPro** (formerly known as "Adaptik Policy") is used by agents, underwriters and customers to quote, issue and administer policies. It includes integration with third-party

systems and provides comprehensive policy lifecycle support for all P&C lines of business.

The solution also offers configuration-driven and context-sensitive web page presentation, navigation and transaction processing

## Sapiens BillingPro

**BillingPro** (formerly known as "Adaptik Billing") enables P&C carriers to integrate with third-party systems and data repositories, enjoy best-in-class usability and automate processes throughout the billing lifecycle. These offerings improve billing for commercial, personal and specialty lines of business.

The solution also provides an intuitive interface design, flexibility, ease of deployment, highly configurable integrations and rich functionality in an entirely new paradigm.

## Sapiens ClaimsPro

**ClaimsPro's** (formerly known as "StoneRiver Stream Claims") intelligent, rules-driven workflow, with effective claim assignment, ensures faster cycle times in claims, which equates to lower expenses and settlement costs.

The solution offers one-click access to key features, configurable claims rules and intelligent workflow, and claims dashboards with drill-down capabilities. It provides case management capabilities for complex claims, fraud, etc.

# Sapiens CoreSuite for Property & Casualty

With the Sapiens CoreSuite for Property & Casualty, North American carriers will benefit from:

- **Ability to Handle Complexity** – Sapiens PolicyPro delivers a unique blend of flexibility, functionality and intelligence that empowers carriers to turn highly complex situations into opportunities for sustainable growth. By enabling build-out and changes via simple configuration, rather than coding, PolicyPro allows for the kind of agility necessary to actively manage and market highly profitable products in areas like inland marine, energy and specialty spaces
- **Streamlined, Logical UX Creation** – PolicyPro users benefit from simple-to-use – but still high-powered – configuration utilities for both the back- and front-ends of their systems. That means users, including business users, can start by crafting new products in a logical fashion, then creating end-user pages and interfaces with a WYSIWYG drag-and-drop builder
- **Increased Operational Accuracy and Efficiency** – BillingPro offers the ability to track all billing items at the detail level and to more accurately manage premiums, commissions, taxes, discounts, surcharges and fees
- **Superior User Experience for Agents and Customers** – The accounting dashboard in BillingPro provides the ability to drill-down to important details for all billing activities, preventing mistakes and misunderstandings
- **Improved Decision-Making** – This can be accomplished across the lifecycle of a claim with ClaimsPro, via a combination of rules and workflows to automate decision-making and trigger tasks to the correct

decision-maker when needed. Examples include reducing overall exposures from coverage verification/limit checking, fraudulent behaviors of claimants/vendors, or keeping ahead of regulatory requirements.

- **Increased Agility and Flexibility** – Policyholder and agent expectations are quickly evolving and the tilt to digital has achieved maximum velocity. ClaimsPro empowers you to react quickly to such forces. Anticipating the “change tsunami” now underway in the P&C market, Sapiens invested in an architectural framework and service-oriented architecture, and uses a highly configurable approach featuring meta-data and rules.

## Pre-Integrated with DigitalSuite

Sapiens CoreSuite is pre-integrated with **Sapiens DigitalSuite**, our full suite of digital offerings. DigitalSuite offers an end-to-end, holistic and seamless digital experience for agents, customers, brokers, customer groups and third-party service providers. The suite is comprised of **Digital Engagement** and **Digital Enablement and API Layer** components, and is cloud-based.

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## Learn More

For more information on how **Sapiens CoreSuite for Property & Casualty** can help you revolutionize your business needs, please contact us: [info.sapiens@sapiens.com](mailto:info.sapiens@sapiens.com).

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## About Sapiens

Sapiens International Corporation empowers insurers to succeed in an evolving industry. The company offers digital software platforms, solutions and services for the property and casualty, life, pension and annuity, reinsurance, financial and compliance, workers' compensation and financial markets. With more than 35 years of experience delivering to over 450 organizations globally, Sapiens has a proven ability to satisfy customers' core, data and digital requirements. For more information: [www.sapiens.com](http://www.sapiens.com).