Sapiens CoreSuite
for Property & Casualty

The property & casualty (P&C) market is changing fast. What was once unthinkable is commonplace today. It's a dynamic that creates both opportunity and risk for P&C insurers.

The carriers that proactively and effectively address the needs of tomorrow will thrive. The carriers that fall behind will suffer the consequences.

P&C insurance in 2021 and beyond will be about agility. It will be about using data to make smarter decisions. It will be about creating a truly differentiating customer experience.

And it will all be predicated on finding the partner that makes it all possible.

Welcome to Innovation

At Sapiens, we deliver something fundamentally different – and better – than the legacy systems common in North America.

Sapiens CoreSuite for Property & Casualty – our highly integrated, flexible and digital offering – wasn't built as a monolith. Through a highly strategic, multi-year process, we combined best-in-class policy, billing and claims solutions into the ultimate end-to-end system. Leading carriers already trust us with their business goals, their customers' experience and their competitive edge.

We're here for you. Today, tomorrow and beyond.

We're Here for What's Next

Our market-leading, purpose-built Sapiens CoreSuite for Property & Casualty is comprised of three components – policy, billing and claims – which are available as a full solution suite, or as independent best of breed offerings. This will help North American carriers meet and exceed today's market needs, while preparing them for the future.

Sapiens PolicyPro

PolicyPro is used by customer service representatives, internal users and underwriters to administer policies and provides comprehensive policy lifecycle support for all P&C lines of business. Rich, ready-made content is available for carriers to achieve speed to value.

Sapiens BillingPro

With BillingPro, enjoy best-in-class usability and automate processes throughout the billing lifecycle. These offerings improve billing for commercial, personal and specialty lines of business.

Sapiens ClaimsPro

ClaimsPro's 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.

Our CoreSuite components provide a modern, intuitive interface design, flexibility, ease of deployment, highly configurable integrations and rich functionality in an entirely new paradigm.

"Sapiens CoreSuite's configuration architecture removes the usual limitations of a policy administration system to the point where we are only bound by our own imagination regarding the products we provide, and the agent and customer experience we offer."

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Business Benefits

- **Ability to handle complexity** – Sapiens CoreSuite delivers low code/no code configuration tools that truly set us apart in the market. A unique blend of flexibility, functionality and intelligence empowers carriers to turn highly complex situations into opportunities for sustainable growth and to achieve quick market penetration. Craft new products quickly and easily, and allow for carrier self-sufficiency

- **Flexible UX creation and personalization** – CoreSuite comes with a modern user experience designed by experienced insurance professionals for all different types of user group personas. CoreSuite comes with a simple to use – but high-powered – configuration tool to make user interface changes to support insurance carriers' business

- **Architected for change** – CoreSuite was built to solve problems other legacy solution cannot. Ensure the agility and flexibility to provide a path to the future. Reduce operational costs by achieving system upgrades in hours, not months or years

- **Faster time to market** – templated, functionality–rich products infused with over 35 years of insurance experience

- **Achieve unimaginable possibilities** with the openness required in a digital CoreSuite platform to integrate across systems. The ecoystems you'll have access to will enable you to take advantage of new, emerging technologies for process automation, underwriting efficiencies and more

CoreSuite is pre-integrated with **Sapiens DigitalSuite**, which offers an end-to-end, holistic and seamless digital experience for agents, customers, brokers, customer groups and third-party service providers. It features component-based architecture built on modern, customer-centric technologies and includes our digital API layer to bring it all together. DigitalSuite was designed to enable carriers to deliver on the future of customer expectations.

We're Here

Sapiens brings a fresh, innovative spirit to the North American market. A strategic focus on acquisitions and consolidation has made us a force to be reckoned with in the P&C core system landscape.

Additionally, Sapiens stands with its clients as they venture into the unknown. A trusted advisor, friend and confidante, Sapiens is here – no matter what. We don't just know your challenges. We've lived them.

What's Next

Tomorrow might be great for insurers.

It might present massive challenges – COVID-19 (coronavirus) has certainly created a lot of unpredictability. It's clear that the winner will be digital capabilities and tools, such as CoreSuite and DigitalSuite, offering the flexibility, agility and configurability carriers need to stay ahead of the pace of change.

Through it all, we will be by your side. We offer proven technologies, with a focus on delivering innovation for now and the future, as your trusted advisor. Sapiens will work together with you to solve for the future of insurance.

Today, tomorrow and beyond – whatever's next, we're with you.

To learn more about Sapiens CoreSuite for Property & Casualty, contact us at info.sapiens@sapiens.com, or visit our website at www.sapiens.com.