



# Sapiens Decision for Insurance

Speed in executing business changes  
is a differentiator

Insurance carriers make thousands of automated decisions every day based on business policies. Every corner of the business is impacted – from underwriting policy to claims. Up till now implementing business policy and regulatory updates quickly across the various systems has often been challenging, whether due to a reliance on IT resources or unclear policies.

Insurers need Business Analysts to be empowered to make changes quickly, consistently, and with a high level of confidence in outcomes. This agility provides a competitive advantage in meeting customer needs and accessing new opportunities. Once decision logic is defined, it becomes an asset that can be reused throughout the enterprise to speed deployment and improve quality.

## INSURERS NEED:



### Increased Business Agility

Respond quickly to market and regulatory changes



### Empowered Citizen Developers

Enable Business Analysts with “no code” capabilities



### Enhanced Operational Efficiency

Reduce time for coding changes from weeks to hours

**Sapiens Decision makes your organization more agile by integrating and extending Policy Administration Systems (PAS), Billing and Claims capabilities with better, faster decision making.**

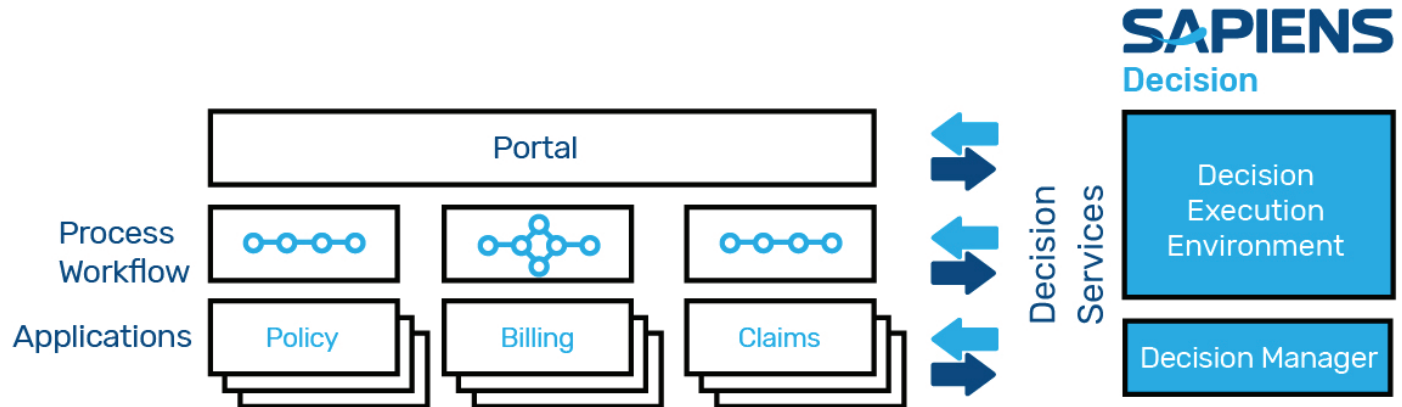
Insurance products have thousands of business rules that drive decisions on every aspect of the product – policy, billing and claims, among many others. Business rules are embedded in applications and wrapped with workflow. Our Decision for Insurance solution separates decision logic from the application and orchestration workflow.





Decision models containing the decision logic are not tied to any product, PAS or technology and can be reused across the organization. Models can be directly deployed into the DevOps pipeline as Java code, to be embedded into existing applications, or executed as a 'Decision Service' in our own Decision Execution (DE) engine.

## DECISION FOR INSURANCE MAKES DECISION LOGIC ACCESSIBLE, MANAGEABLE AND SCALABLE



## IDEAL FOR INSURANCE CARRIERS

Companies operating in highly regulated industries like insurance face challenges in keeping up with the velocity of changes by state regulators. Non-compliance can result in heavy fines, penalties and lost business. Multiplied by potentially hundreds of products and multiple underwriters per state, it's easy to understand why it's a struggle. Our solutions help insurance carriers and other regulated companies stay current with compliance and exert greater control over policy changes across their business.



## ESSENTIAL FOR DIGITAL TRANSFORMATION INITIATIVES

Creating new customer experiences or journeys and digitizing manual business processes are prime objectives for digital transformation initiatives. Rapid changes enabled by our decision model give companies greater flexibility to create omnichannel capabilities and activate new channels like customer self-service.

## LEADING INDUSTRY PLAYERS RELY ON SAPIENS DECISION

We have earned the trust of a large portfolio of clients, including several of the world's largest banks, insurance companies and Federal agencies. Our solution approach is the foundation for the emerging field of Decision Management. Let us help your organization adopt decision management practices to make better decisions faster.



**Contact us** at [info.sapiens@sapiens.com](mailto:info.sapiens@sapiens.com) to learn more about Sapiens Decision and view a demo.

### About Sapiens Decision

Sapiens Decision is a division of Sapiens International Corporation (NASDAQ and TASE: SPNS), a leader in digital software platforms, solutions and services. Sapiens Decision transforms how businesses are approaching change, by modernizing traditional business rules management. Our solutions enable businesses to respond to market needs through accurate and consistent enforcement of business rules and policies. Sapiens Decision is used by major corporations in banking, insurance, retail and public sector to implement process automation and drive digital transformation. For more information: [www.sapiens.com](http://www.sapiens.com)