

Sapiens Decision Differentiation



Introduction

The differentiation that is compelling carriers to change

Insurance carriers who adopt Sapiens Decision had deployed external rules engines or rules configuration at the application or solution level. These carriers decided to make the change to Sapiens Decision because it offers faster, more accurate, and more cost-effective results. This paper outlines the top differentiators between Sapiens Decision and other rules management solutions.

What carriers are saying

Decision is a massive transformation capability” – Ramu Lingala, CTO, State Auto Insurance

Sapiens Decision is helping GUARD streamline the quoting process and increase agent satisfaction, with lower IT dependencies and improved business agility and control.” – Carl Witkowski, COO, Berkshire Hathaway’s GUARD Insurance



What we’ve now unlocked is potentially straight through claims. Can you imagine the ‘wow’ that a customer gets when their claim is paid immediately?” – Harriet Parkinson, Head of Claims, Hiscox UK

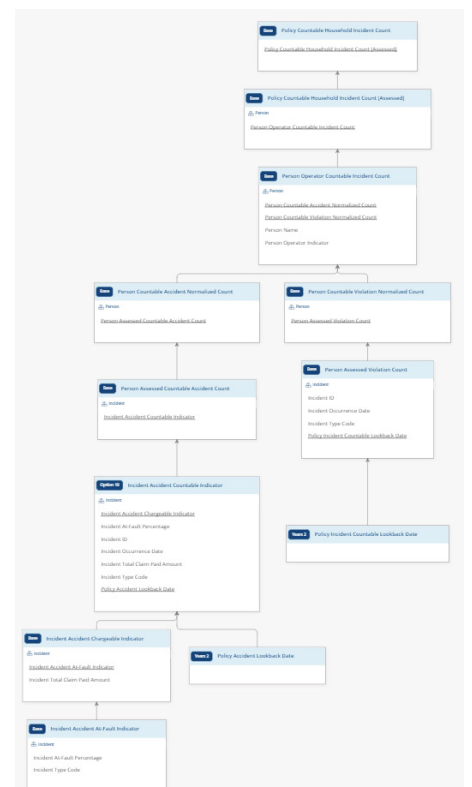
This is a huge step forward in efficiency and staff utilization” – Scott Cannady, Senior Business Analyst, American Family Insurance

The Sapiens Decision Differentiation

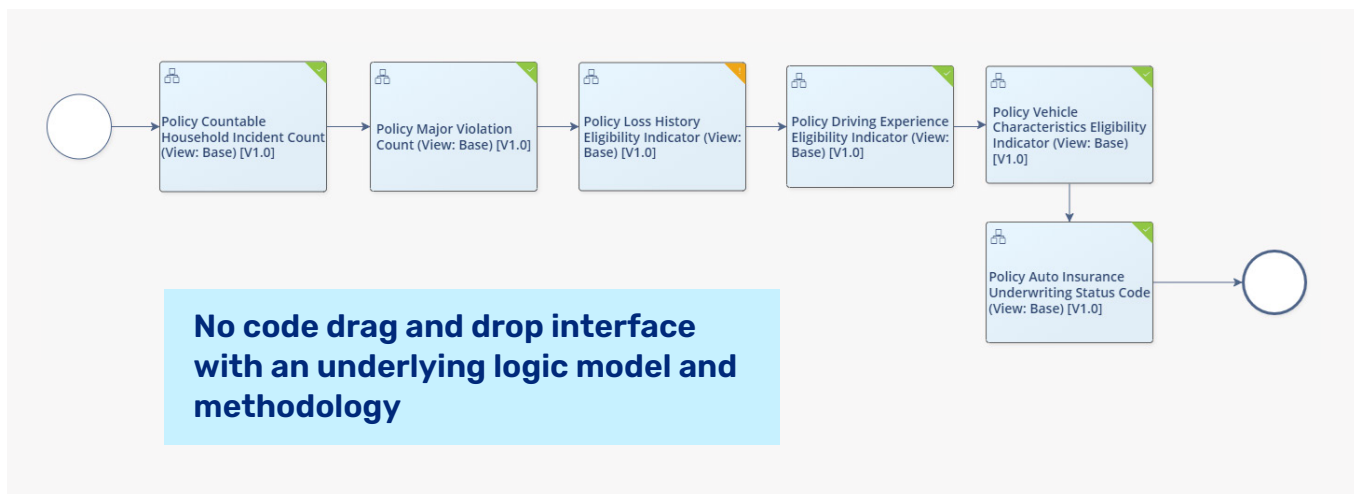
Here are nine of the key differentiators available with Sapiens Decision:

1. The Decision Model provides the business with a simple yet powerful methodology for modeling their rules, with an underlying framework that elegantly handles the most complex logic found in insurance such as looping through insured’s assets and/or drivers.

The Decision Model is a simple yet powerful methodology able to elegantly handle the most complex nested rules



2. True no-code authoring with an underlying methodology purpose-built for business use. Unlike other visual modeling tools for business rules that provide notation that often requires technical users to code for last mile problems, Sapiens Decision is underpinned by The Decision Model which is a business logic framework with problem decomposition principles automated for business users and robust enough to cover the complexity of insurance rules.



3. Decoupled from application specific implementations – Sapiens Decision is a standalone enterprise decision management solution that enables carriers to treat their business rules as the assets that they are. By externalizing business rules from the hard-coded built-in rules editing in tools like Guidewire, carriers can return core systems back to their purpose of administration and enforcement without the bloat of customization that makes upgrades so challenging.

4. Business glossary for ease of understanding using the actual business terms in the decision models that can then be mapped to any number of technical data models.

Business Glossary Term	Technical Mapping						
<p>Name * Incident Type Code</p> <p>Description</p> <p>List Indicator <input type="radio"/> Single Value <input type="radio"/> Multiple Values</p> <p>Domain Template</p> <p>Data Type * Code</p> <p>Display Format * Text</p> <p>Allowed Values * Regular set</p> <p>Set Values * Add a value</p> <p>VALUES</p> <p>Accident</p> <p>Major Violation</p> <p>Minor Violation</p>	<p>Fact Type Mapped Name incidentLevel</p> <p>Mapped Values Version Values <input checked="" type="checkbox"/> All Values</p> <table border="1"> <tr> <td>Accident</td> <td>1</td> </tr> <tr> <td>Major Violation</td> <td>3</td> </tr> <tr> <td>Minor Violation</td> <td>2</td> </tr> </table>	Accident	1	Major Violation	3	Minor Violation	2
Accident	1						
Major Violation	3						
Minor Violation	2						

The business glossary provides the carrier with a powerful feature for ease of understanding

5. Design-time validation and testing providing business users with the ability to robustly test at scale the impact of business rules changes on the book of business without having to wait for integration and deployment.

VALIDATION	Row ID	Incident At-Fault Percentage	Incident Type Code	Incident Accident At-Fault Indicator
1	1052506	Is Greater Than or Equal To : 50%	Is : Accident	Is : At-Fault
2	1052512	Is Less Than or Equal To : 50%	-	Is : No Fault
3	1052517	-	Is Not : Accident	Is : No Fault

Incident Accident At-Fault Indicator

P12 Rule Family has two overlapping rules in rows : "1052506" and "1052512"

Automated validation provides the guardrails that avoids gaps, conflicts, and overlaps so common in business rules

84% Executing 5106 of 6048

[Stop the Process](#)

Testing at design time at scale provides great coverage before integration testing

6. Rich and highly personalized messaging that the business can design for delivery to varied end-user persona, be it agent, policy holder, or underwriter.

Informational

%Incident Type Code%+ " "+%Incident ID%+" occurring "+%Incident Occurrence Date%+", "

Informational

"The Policy has the following people with countable incidents, "+<Policy Countable Household Incident Count [Assessed]>

%Person Name%+" has the following countable incident(s), "+<Person Countable Accident Normalized Count>

%Incident Type Code%+" "+%Incident ID%+" is countable as it is "+%Incident At-Fault Percentage%+" at-fault and has claims paid totaling "+%Incident Total Claim Paid Amount%+", "

Informational:

Major Violation 123456 occurring 3/28/2023.

Informational:

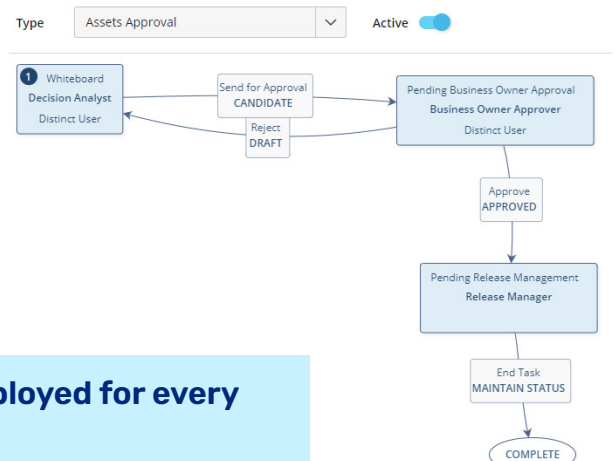
The Policy has the following people with countable incidents,

Joe has the following countable incident(s),

Accident 789789 is countable as it is 78% at-fault and has claims paid totaling \$501.00.

Rich, contextual messaging can be passed to multiple downstream systems

7. Governance that covers every asset created in the decision modeling process from the glossary to decision models to code. Each asset has a customizable workflow of approvals, and every approved action is versioned, searchable, and auditable. What's running in production is easily traced back to the original business request for easy audit satisfaction.



8. Enterprise-grade code generation – the business decision model is the code. Because of the rigor enforced by The Decision Model and the resulting optimization of the business rules during the decision modeling phase, the auto-generated code is highly efficient and able to match any technical rules engine performance. Because the model is the code, there is no interpretation or translation between requirements and implementation, and the carrier is assured that the designed intent will be the result in production.

9. Author once, deploy many – the decision models authored and governed in Sapiens Decision are designed to be reused across use cases and applications. Rather than re-coding or re-configuring rules within each application, Sapiens Decision provides the carrier with a centralized enterprise rules management capability that they can leverage for any of their applications. Clients enjoy the ability to separate their logic layer and manage their business rules as enterprise assets deployable or callable by and from multiple systems. In addition, carriers find they can re-use a significant amount of decision model assets across multiple use cases.

Summary

Sapiens Decision avoids the common landmines of built-in rules capabilities provided in off-the-shelf domain and homegrown solutions and rapidly delivers key enablers for profitable growth

Many software ecosystems have a built-in rules management capability specifically implemented for certain rules. To extend beyond what has been made available by the vendor, custom code must be written such as GOSU for Guidewire. Homegrown software suffers the same fate. Sapiens Decision offers a world class rules editor that can be leveraged across domains and that provides a common means for business users to directly manage their rules.

In summary, for carriers to achieve profitable growth they need, i) more automation to free up front line workers from making decisions so they could spend more time with customers, ii) to enable their business analysts to author and deploy rules across the value chain, and iii) ease the burden put on IT resources of coding difficult to understand rules requirements from documents and spreadsheets. With Sapiens Decision, carriers can achieve time to value quickly across these needs leveraging the differentiators discussed here.

About Sapiens Decision

Sapiens Decision is a subsidiary 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: sapiensdecision.com

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