

# Sapiens International Corp. NV Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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# **Abstracts**

Sapiens International Corp. NV Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Sapiens International Corp. NV and its competitors. This provides our Clients with a clear understanding of Sapiens International Corp. NV position in the <u>Software and Technology Services</u> Industry.

The report contains detailed information about Sapiens International Corp. NV that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Sapiens International Corp. NV. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Sapiens International Corp. NV financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios



pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Sapiens International Corp. NV competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Sapiens International Corp. NV business.

# About Sapiens International Corp. NV

Sapiens International Corporation N.V. provides software solutions to large and small insurance carriers in the insurance industry. The company offers its solutions to the two major lines of insurance business – life & pension (L&P) and property & casualty (P&C).

Business Solutions for the Insurance Industry

The company has formulated Sapiens INSIGHT, a suite of modular business software solutions that helps insurance carriers adapt to the dynamic insurance marketplace. It collaborates with its customers to tailor the Sapiens INSIGHT solutions. In addition, it has executed independent projects for the insurance market, providing information access and visibility to empower the sales, agent and broker community, thus accelerating transaction processing for improved customer service and business efficiency. Its insurance solutions, which include the Sapiens INSIGHT family, are based on Sapiens eMerge, its rules-based model driven architecture, which enables solution development and maintenance.

Sapiens INSIGHT Suite for Property & Casualty



The Property and Casualty Suite is a solution that meets the core business needs of a P&C carrier. It comprises three modules – Policy Administration, Billing, and Claims. As such, it can be offered either as a suite or as separate modules.

# Sapiens INSIGHT for Policy Administration

INSIGHT for Property & Casualty is a policy administration solution for the property and casualty insurance market. This solution offers a product configurator that allows the carriers to offer new products. The solution would handle the whole life cycle of a policy. Sapiens INSIGHT for property & casualty is designed to improve internal efficiencies and simplify and accelerate the cycle from the creation of a new product through policy processing and administration, by automating policy lifecycle processes. The solution also provides functionality supporting the development and launch of new products to keep pace with pressures and market opportunities.

# Sapiens INSIGHT for Billing

Sapiens INSIGHT for Billing module is a billing & collections solution for the P&C industry. This Web-enabled solution is designed to improve implementation, support billing and collection rules and maintain transaction control, accountability for results and assurance of process consistency and continuity. Insight for Billing enables a carrier to adapt to changing business conditions, deploy new billing-related initiatives and meet future billing needs. This module supports multiple installment and collection methods and manages all premium-related transactions and reconciliation of standard billing and collection activities. Sapiens INSIGHT for Billing module integrates with other policy administration, refund, and accounting systems.

# Sapiens INSIGHT for Claims

Sapiens INSIGHT for Claims is a solution that manages and streamlines the information flow of claim handling across an insurance provider's entire organization. The claims handled include disability and maturity claims (annuities, pensions), death claims, and health claims. This solution uses accessible business rules and messaging standards and allows the use of a company's existing information assets.

# Sapiens INSIGHT for Reinsurance

Sapiens INSIGHT for Reinsurance is a solution designed to support insurance carriers in the management of contracts and activities (of property and casualty carriers). This



Web-enabled solution is designed for a multi- language, multi- currency, multi- company environment.

Sapiens INSIGHT Suite for Life & Pensions (INSIGHT for Life & Health)

Sapiens INSIGHT for Life & Pensions is a framework-based life and pensions solution that serves companies administering life insurance, pension funds, health insurance, and saving plans. Sapiens INSIGHT for Life & Pensions is a dynamic, customizable solution, and can be accommodated to administer changes in processes. It is Webenabled, prepared to utilize the advantages of the Internet and intranets.

Sapiens INSIGHT for Underwriting

Sapiens INSIGHT for Underwriting is an underwriting solution for life, health, and disability insurance. The company markets Sap

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.



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# **ANALYSIS FEATURES**

# **SWOT Analysis**

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

# **Enhanced SWOT Analysis**

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

#### **PESTEL Analysis**

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.



# Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

# IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors



integrated into one suggestive model.

# **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

# **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity



# Reputation

# Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?
Rare?
Costly to imitate?
Organized properly?



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