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SAPIENS INTERNATIONAL CORPORATION SWOT & PESTLE ANALYSIS

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Company Name : Sapiens International Corporation

Company Sector : Information Technology

Operating Geography : Israel, Asia, Global

About the Company : Sapiens International Corporation is a computer software industry. It is headquartered in Holon, Israel. It develops computer software for the insurance industry, with an increasing presence in the financial services sector. During the 1970s, a group of scientists from the Weizmann Institute of Science initiated and dubbed DB1 Sapiens to develop a novel object-oriented application generator for mainframe computers. The Weizmann team formed its own company, which was later merged with AAA and joined by entrepreneurs Ron Zuckerman and Shaul Shani. Later, the company severed itself from the Weizmann Institute and was incorporated under its new name: Sapiens. Sapiens provides integrated core software and business services, and a full digital suite for the property and casualty/general insurance; life,

pension and annuities; and reinsurance markets. The company also provides services for the workers' compensation and financial and compliance markets. Policy administration, billing and claims, underwriting, illustration and electronic application; reinsurance and decision management software are included in the company's portfolio. Customer and agent portals and a business intelligence platform are featured in the Sapiens digital platforms. In 2021, Sapiens International Corporation has signed an ongoing partnership agreement with ACORD the standards-setting body for the global insurance industry, as a leading global messaging platform partner. Sapiens International Corporation has won Celent's XCelent award in the "advanced technology" category in the EMEA region with its Sapiens Coresuite for life & pension offering. Sapiens International Corporation's Unique Selling Proposition or USP lies in it being the leading global provider of software solutions for the insurance industry. Sapiens are committed to the highest standards of business conduct in their relationships with each other and with their customers, suppliers, shareholders and others.

Revenue :

\$ 382.90 million – FY ending 31st December, 2020 (Y-o-Y growth 17.53%)

\$ 325.67 million – FY ending 31st December, 2019 (Y-o-Y growth 12.41%)

\$ 289.71 million – FY ending 31st December, 2018

SWOT Analysis :

The SWOT Analysis for Sapiens International Corporation is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Leading the high-end platform of digital business solutions for insurance. 2. Diversified products and services for insurance sector 3. Strong, diverse and long-term relation with client base. 4. Innovative solutions with leading functionality and technology 5. Aggressive in mergers and acquisition strategy 	<ol style="list-style-type: none"> 1. Software bugs, errors have been a cause of harm in reputation.
Opportunities	Threats
<ol style="list-style-type: none"> 1. Increase global footprint in digitally growing insurance sector. 2. Artificial Intelligence in insurance software will be a game changer step. 	<ol style="list-style-type: none"> 1. Highly competitive market with many players to provide insurance software solution 2. Volatile exchange rates, interest rates and economic slowdown is impacting market share 3. Catastrophic losses may adversely impact insurance businesses

PESTLE Analysis :

The PESTLE Analysis for Sapiens International Corporation is given below:

<p style="text-align: center;">Political</p> <p>1.Overseas business operations are impacted by political instability and terrorism</p> <p>2.H1B visa norm changes will impact Israel's MNC</p>	<p style="text-align: center;">Economical</p> <p>1.Global economic slowdown has severely hit software and IT sector</p> <p>2.International operations expose the company to fluctuations in foreign currency exchange rates</p>
<p style="text-align: center;">Social</p> <p>1.Skilled tech savvy millennials inclined to work in the IT sector</p> <p>2.Increased insurance consumers are compelling for digital transformation</p>	<p style="text-align: center;">Technological</p> <p>1.Cloud based digital suite to improve capabilities for clients</p> <p>2.Partnering with other IT companies to streamline the processes</p>
<p style="text-align: center;">Legal</p> <p>1.European Union General Data Protection Regulation has led to additional compliance requirement</p>	<p style="text-align: center;">Environmental</p> <p>1.Catastrophic weather will impact insurers and their technology partners</p>

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