

# Unlocking Value for All Insurers:



The Hidden Benefits Within Actuarial Processes

Regardless of business size or premium volume, all insurance companies can benefit from AI-enhanced actuarial processes to boost innovation and profitability. See how SAS Dynamic Actuarial Modeling delivers significant results from actuarial investments.

## Pervasive Insurance Industry Challenges

- Accelerate market adaptation
- Minimize manual effort
- Integrate processes
- Leverage AI and machine learning
- Ensure comprehensive auditability
- Protect the customer base

## Optimize Actuarial Processes

Actuaries • Underwriters • Data Scientists

What if you could?

Reduce operational silos

Streamline collaborations

Automate actuarial processes

Even fractional improvements in the combined ratio on a US\$1 billion book of business can result in millions of dollars in compounding returns.

## \*Transforming Actuarial Efficiency: Real-World Scenario

How a midsized P&C insurer can achieve 414% ROI and 12-month payback

### The Challenge

Manage the total cost of ownership for technology and improve the expense ratio.

### Key Drivers

\$1.1M

New Business & Customer Retention

\$0.8M

Productivity Improvement

\$6.3M

Loss Ratio Improvement

### Our Approach

SAS Dynamic Actuarial Modeling enables AI-driven actuarial processes to boost innovation and profitability for insurers, regardless of premium volume.

### Final Impact

12 Months  
Payback

414%  
ROI

0.50%  
Loss Ratio  
Improvement

\$8.2M  
3-Year  
Benefit

#### \* Results Disclaimer

This example represents potential benefits only and SAS makes no guarantees regarding the accuracy, adequacy, validity, reliability, availability, or completeness of any information contained within this infographic, nor does SAS guarantee any results as individual customer results may vary. This infographic is not intended to provide any professional insurance advice on any matter and should not be used or relied upon as such. The benefits you receive will depend partly on your current actuarial pricing capabilities and platform maturity. Please refer to our white paper, "Ready to see results from your actuarial investments," for full details on how results were calculated.



\*More than 88% of actuaries say SAS improved their way of working.

## Customer benefits using SAS Dynamic Actuarial Modeling

- 15% fewer data quality issues
- 20% less time to integrate external data
- 50% lower premium modeling costs
- >50% retention level for key segments
- 95% faster deployment of new rates
- 75% reduction in deployment costs

## Ready to see results from your actuarial investments?

Learn how SAS can help you take full advantage of AI-powered insurance.

Visit our actuarial modeling hub at [sas.com/actuarial](https://sas.com/actuarial).