

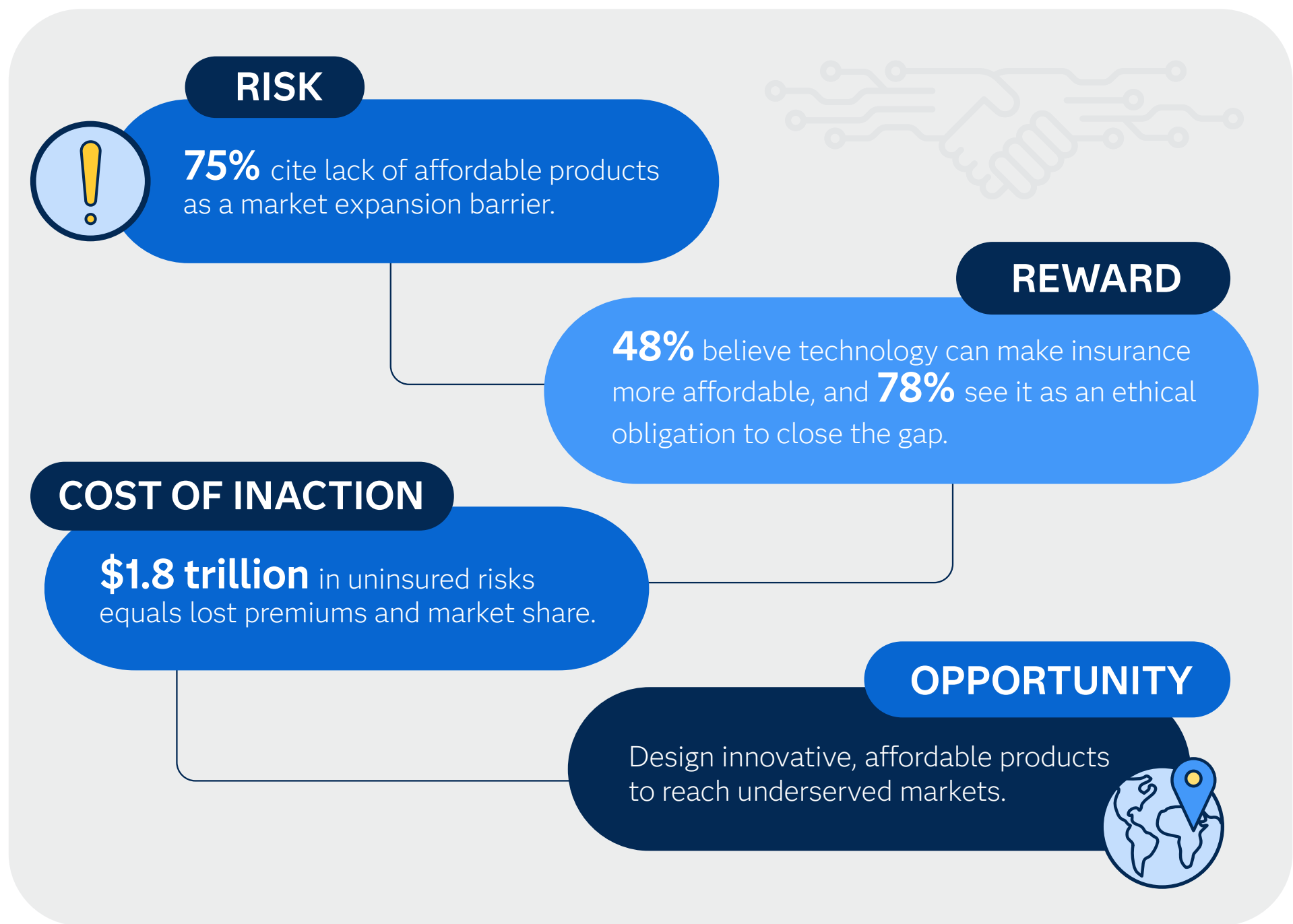
THE FUTURE OF INSURANCE: TRANSFORMING RISK INTO COMPETITIVE ADVANTAGE



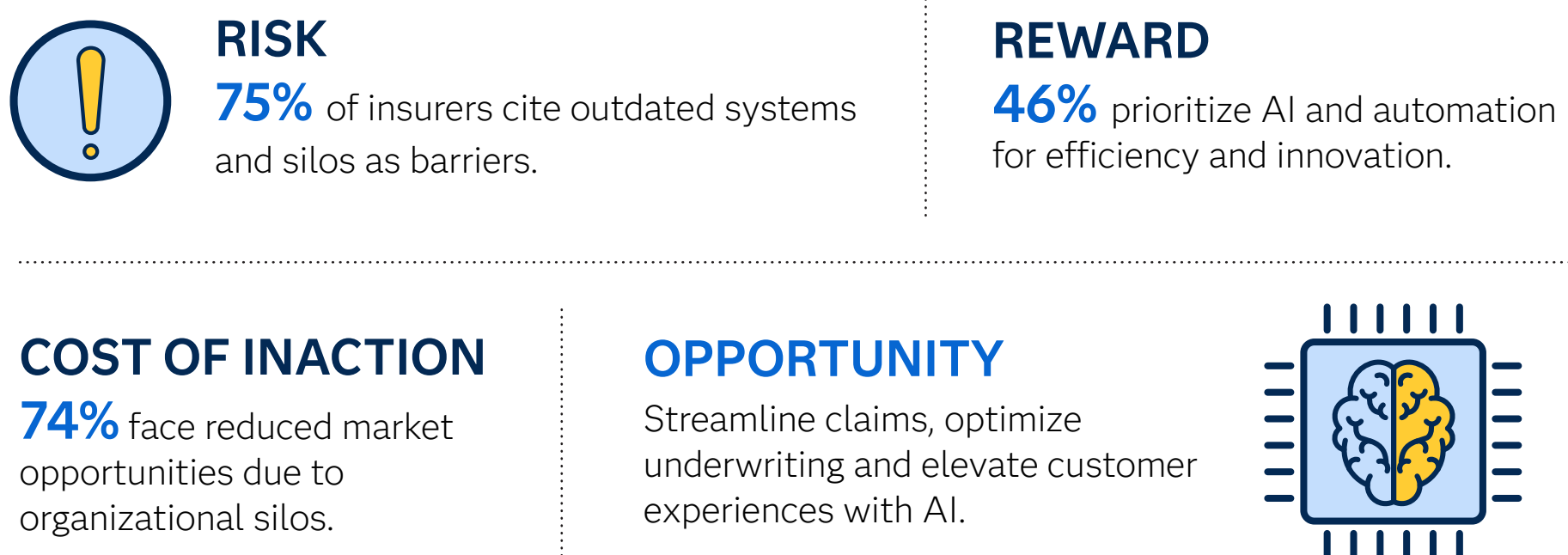
Revealing the Paths to 2040: Global Insurance Survey Report

A landmark survey of 500+ global insurance executives conducted by Economist Impact reveals a defining moment for the industry. Through 2040, unprecedented transformation will create extraordinary opportunities for insurers who act now. Leaders identify clear pathways to growth – and mounting costs of delay.

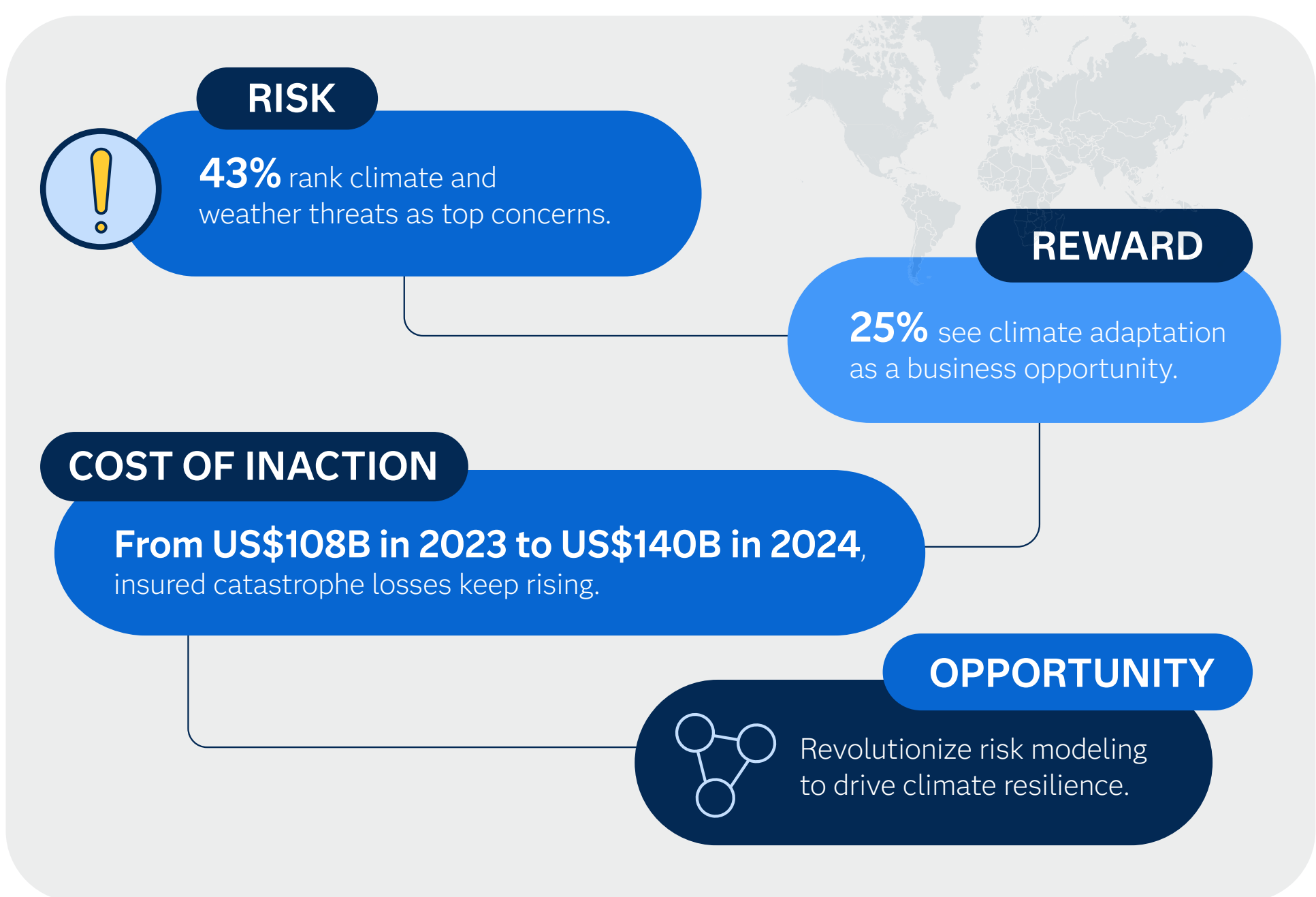
Protection Gap: The \$1.8 Trillion Opportunity



Technology: The Digital Imperative



Climate: The Immediate Challenge



Fraud Risks Rising: The Critical Priority



The Path Forward

The future belongs to those who innovate. Insurers who proactively address these challenges will lead in resilience, innovation and growth. The stakes are high, but so are the rewards.



Discover how industry leaders are navigating the path to 2040 in the full survey report at

sas.com/insurancereport