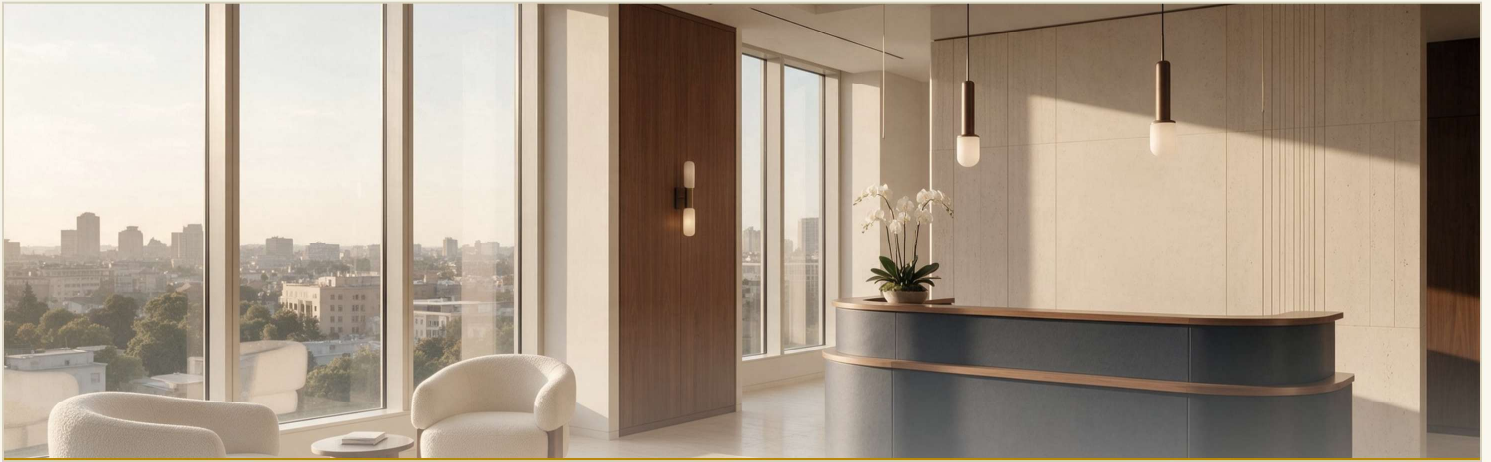




THE ACUVI PLATFORM — AI-FIRST ANALYTICS FOR ACTUARIES

Ask your data anything. Get the answer — and the *query behind it.*

Insurance data is complex. Actuarial questions shouldn't be. InsightIQ is a natural-language analytics layer for pricing, reserving and financial reporting — over the enterprise data you already own.

Built for the modern actuarial function.

ALL DOMAINS · ONE PLATFORM

PRICING

Rate indications & rate-change impact.

Loss experience and segment trends modelled in plain English against the data you own.

RESERVING

Development triangles & loss ratios.

Emerging patterns surfaced as they develop — not a quarter later.

REPORTING TRACEABILITY

One-click traceability for regulatory reporting.

Every disclosed number cites the underlying source — defensible for regulator, board and auditor alike.



Your data stays yours.

Deploy in your cloud or ours — corporate data never leaves your designated tenant.



Live in under a month.

Pre-built connectors day one, with additional integrations available as needed.

THE CHALLENGE — THE ACTUARIAL DATA DILEMMA

Actuaries should be analyzing risk. Not *wrestling with data*.

The insurance industry has more data than ever — but **having data** and **using it quickly** are two very different things. Actuarial teams routinely work across multiple systems and datasets. A simple business question can trigger extraction, prep, calculation, and repeated validation before an answer ever surfaces. The result is a costly bottleneck.

70%

of actuarial time can go to **data manipulation and calc prep** — time not spent on interpretation and judgment.

10×

the speed of a traditional analytical cycle. **Weeks of extraction, prep and validation** compressed to minutes.

100%

Auditability isn't optional. Teams need to know how a number was produced — and reproduce it on demand.

ONE QUESTION · "WHAT IS OUR ACTUAL-TO-EXPECTED MORBIDITY RATIO BY COHORT?" TWO PATHS

Traditional analytical workflow

DAYS → WEEKS



Nine handoffs, four IT-owned steps, one answer — and no built-in way to reproduce it a quarter later.

With InsightIQ

MINUTES



Every result comes with the underlying query — so analysis is always **independently regenerable**. No ticket. No rerun cost. No lost context.



*Your actuaries already have the expertise. InsightIQ removes the **data friction** standing between their questions and their answers.*

THE SOLUTION — MEET INSIGHTIQ

Your actuarial data. Now *conversational*.

InsightIQ is an AI-first analytics platform built for the actuarial function. Ask questions about enterprise data in plain English and get back not just the answer, but the query that produced it.

Ask.

Speak the language of the business, not SQL — ask exactly as you would a colleague.

Understand.

See the logic behind every answer. Every result ships with its underlying query.

Explore.

Slice by year, state, segment or trend — without restarting the analysis.

Act.

Turn insight into decisions. Live dashboards keep stakeholders connected as data changes.

INSIGHTIQ · LTC Portfolio · FY 2024 Valuation

POWERED BY ITHENA

ACTUARY · L. NAKAMURA

"What is our Actual-to-Expected (A/E) morbidity ratio for the LTC block by issue-year cohort, and how does it compare to pricing assumptions?"

INSIGHTIQ · ANSWER

Portfolio Actual-to-Expected ratio of 104.2%
— **+4.2 pts** above pricing, concentrated in the 2018–2019 cohorts.

LIVES IN-FORCE

184,320

INCURRED CLAIMS

\$318.7M

A/E MORBIDITY · TOP 2 COHORTS

FY · 2024

2018		112.4%
2019		108.1%

UNDERLYING QUERY · AUDITABLE

REPRODUCIBLE

```
-- LTC A/E morbidity by issue-year cohort
SELECT p.issue_year,
       SUM(c.incurred_amt) /
       SUM(p.expected_claim) AS ae_ratio,
       COUNT(DISTINCT p.pol_id) AS lives
FROM policies p
LEFT JOIN claims c ON c.pol_id=p.pol_id
WHERE p.line='LTC'
      AND c.valuation_yr='2024'
GROUP BY p.issue_year;
```

ROWS SCANNED **2.41M** · RUNTIME **1.6s**

➡ Hand off to IT to productionise as a scheduled job — same query, same lineage, fully auditable and repeatable.

WHAT MAKES INSIGHTIQ DIFFERENT · SIX THINGS, HONESTLY

THE SOLUTION

 Natural language Ask questions in plain English. No SQL, no query builder, no waiting.	 Actuarial context Built around actuarial workflows, systems and terminology from day one.	 Auditability Every answer ships with its underlying query — reproducible and defensible.
 Enterprise data Works with your organization's own data, in your tenant, under your controls.	 Flexible deployment Your cloud or ours. Corporate data never leaves your designated tenant.	 Rapid implementation Connection to working solution in weeks — not quarters or years.

APPLICATIONS & NEXT STEPS — ONE PLATFORM, ANY WORKFLOW

One platform. Any actuarial workflow.

InsightIQ unifies pricing, reserving and financial reporting under one deployment, one contract and one security posture. Start with the workflow that hurts most — expand to the rest without a second implementation.

PRICING	RESERVING	FINANCIAL REPORTING
Rate indications, on demand. <i>Loss experience & segment trends.</i>	Development, as it develops. <i>Triangles & loss ratios, live.</i>	Filings that trace themselves. <i>Regulator, board and audit — one click.</i>
- Rate indications & rate-change impact analysis - Loss experience by segment, LOB or geography - Underlying trend, frequency & severity signals - Rate adequacy monitored against portfolio drift	- Development triangles & incurred loss ratios - Historical trends and emerging patterns - Cohort analysis by accident quarter or product - Diagnostic follow-ups without a new ticket	- One-click traceability for regulatory reporting - Statutory filings, control evidence and disclosure support - Audit trails with the query, not just the number - Scheduled distribution to stakeholders

FROM CONNECT TO GO-LIVE · A 4-WEEK PATH

RAPID IMPLEMENTATION

1

WEEK 1

Connect

Connect your actuarial systems through pre-built or bespoke connectors.

2

WEEKS 2 – 3

Configure

Configure InsightIQ around your pricing, reserving and reporting workflows.

3

WEEK 4

Go Live

Your actuaries ask questions in plain English. Every answer arrives with its query.

START WITH ONE QUESTION

Book a **30-minute** scoping call.

Bring the one actuarial question your team is still taking hours — or days — to answer. We'll show you how InsightIQ turns it into an accessible, actionable and auditable answer — with the query behind every number.

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