

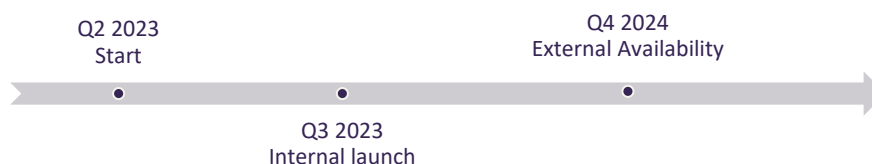
**INITIATIVE** Roamly Actuarial Rater

**AWARD** Celent Model Insurer 2025 for **Innovation Execution**

## EXECUTIVE SUMMARY

Actuarial Rater is an AI-driven no-code rating solution that allows actuaries to implement complex rating plans nationwide in days, reducing deployment time and resource demands. The Actuarial Rater uses AI to automate rate change analysis by interpreting spreadsheets and generating rate tables, removing IT dependencies, optimizing resources, and enhancing pricing strategy and product development speed. Roamly empowers actuaries to drive innovation and market strategy. This addresses challenges in scaling product availability, improving existing products, and launching new offerings across states with limited engineering resources, facilitating a responsive market approach.

## TIMELINE



## KEY BENEFITS

- **Implementation Time Reduction:** Rate deployment time decreased from an average of 1–2 months to just 1–3 days, representing a 95% reduction.
- **Resource Efficiency:** The number of personnel required for rate deployment reduced by 75%, from typically three or four people to just one or two actuaries.
- **Cost Savings:** Annual operational costs for rate management decreased by approximately 70%.
- **Product Expansion:** The ability to manage multiple products across states is 3X, allowing for rapid expansion into new markets without proportional cost increases.
- **Speed to Market:** New product launch time reduced by 85%.
- **Revenue Impact:** A 15% increase in premium revenue within the first year of implementation.

**KEY VENDORS** OpenAI

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