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Deep Policy: Leveraging Deep Learning for Automated Underwriting and Risk Forecasting in Modern Insurance Models

Journal of Electrical Systems

Abstract: Applications for deep learning within the field of insurance are numerous and varied. A common feature of many of these use cases is the need for deep learning to interact with industry-standard predictive models in areas such as underwriting, price modeling, and risk forecasting. Unfortunately, given the opacity of many deep learning algorithms, actuaries have had limited opportunities to leverage their growing power in these areas, resulting in an artificial divide between the world of traditional models and the emerging world of deep learning. In this paper, we provide illustrative examples of how deep learning can be interfaced with predictive models in insurance to create deep policies, which combine the traditional benefits of policy rules and scoring engines with the power of deep recurrent neural networks for creating accurate, customized models while avoiding issues of opacity and regulatory interpretability.

We then describe a new standard technique of decomposing deep learning models via three simple yet practical steps: (1) Decomposition of Distinctive Risks, (2) Decomposition of Logical Anomalies to provide interpretability for the model's rapid feedback, and (3) Structural Modeling of Sufficient Risk Factors to ensure transparency in model design and regulatory explanation. We then provide examples of the decomposition technique and present structural model descriptions for deep recurrent neural networks and their reflection on visualization colors. Then, we discuss issues such as privacy, data invocation, and the structural coherency of deep recurrent neural networks for creating and using deep policies in the insurance industry before providing examples of detailed abstracts for real insurance applications of the deep policy concept.

Keywords: Deep Learning, Insurance, Predictive Models, Underwriting, Price Modeling, Risk Forecasting, Actuarial Science, Neural Networks, Deep Policies, Policy Rules, Scoring Engines, Recurrent Neural Networks, Model Opacity, Regulatory Interpretability, Risk Decomposition, Logical Anomalies, Structural Modeling, Transparency, Data Privacy, Visualization Techniques, Insurance Applications.

1. Introduction

The Internet and the proliferation of behavioral technology have led to the vast availability of potential individual risk predictors. Insurance is fundamentally about quantifying and reducing individual future risks and thus has not only much to gain but much responsibility to adapt to a world with access to all but the most intimate of individual attributes and behavior data. Adapting to leverage these new risk-predicting variables can help to refocus traditional community rating back on group risk quantification. Individual rating, coupled with widespread good access to the insurance and clinical risk significance research communities, can help to signal positive or negative behaviors toward risk management.

While the insurance and regulatory environment now favors rapid response to data increases in risk economics, the experience over the last 12 years as a small, private firm suggests that even considerably larger carriers are often slow to adapt to data and modeling advances that bring significant accuracy benefits to fully automated underwriting models. Pool data is arguably the defining data processing element in many machine learning models, and thus it provides a focus for a set of fairly simple to deploy steps that are both motivating (i.e. they move rate-making and underwriting forecasts closer to actual individual risk variable cause and effect) and lucrative (i.e. implementing the recommendations helps to reduce fully insured losses in the near term).

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1.1. Framework of the Analysis

Traditional life insurance and health insurance policies are typically associated with medical and genetic tests, which may cause policy selection delays for insurance applicants and increase the administration cost of underwriting. In this paper, we introduce the deep learning concept into life and health insurance application data based on several financial indicators with or without medical examination records to develop a deep learning model to analyze policy applications for underwriting risks. The deep policy considers the selection delays of medical underwriting, the severity of risk factor estimation, and density forecasts of individual death and survival probabilities. The modified weighted cross-entropy loss with the proportional hazard design is adopted for parameter estimation. Real data analysis and simulations demonstrate that the deep policy leads to significant reductions in the meantime to accept policies. The deep policy also provides a more accurate estimation of the tumor stage for cancer patients and enhances non-smoking survey error, compared to the traditional underwriting approach.

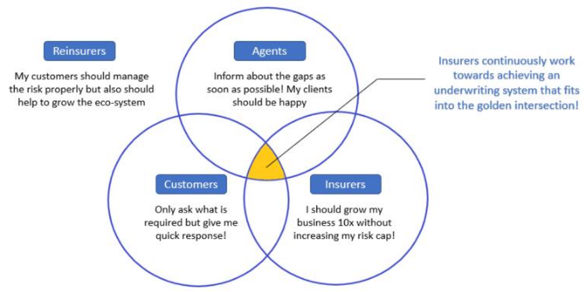

Fig 1 : Deep Learning in Insurance underwriting

2. Background

The insurance industry has seen the rise and fall of many data-centric methodologies. Recently, with the advent of software packages that democratize the use of machine learning within commercial organizations, there is a renewed excitement around this technology. Actuaries and data scientists account for this breakthrough technology with methods such as generalized linear models, generalized additive models, and machine learning models like random forests and gradient-boosted machines. Insurtech startups have applied these models to disrupt age-old insurance products with unique offerings, enabled by their agile technological stacks. Fortune 500 organizations, with significant financial clout, are also a driving force in this space and are reaching for all possible edges, often attempting to reinsure the incumbency of their status quo. Our recent software product integrates alongside existing valuation and premium rating engines and automates the underwriting process by providing decision scores, derived from the probability of large claims for various coverages.

Lloyd's of London and old London stock insurance companies began in the late seventeenth century to provide indemnity to commercial merchants that mutually contributed and pooled risk capital between them. Approximately three centuries later, in the 1990s, provided the earliest machine learning models for insurance underwriting, with the state of the art at the time. More than two additional decades have passed since the early leap. Throughout all of these years of bleeding-edge actuarial science and cutting-edge machine learning models, the technological status quo for insurance organization premiums rating and underwriting has remained essentially unchanged.

Equation 1 : Deep Learning-Based Risk Assessment Model $R = f(X, \theta)$

where

R = Risk score,

X = Set of underwriting features (e.g., applicant data, claim history),

θ = Model parameters learned via deep learning,

f = Nonlinear risk function trained using deep neural networks.

2.1. History of Insurance Underwriting

The mechanisms of insurance have been traced back to 1800 BC in Mesopotamia. The earliest records of insurance trace back to the Code of Hammurabi, which reportedly paid a life assurance policy in the event of a shipping accident. Another ancient example of underwriting protection is in the Mediterranean region, known in the days preceding the Roman Empire. The Romans brought it, becoming the prime developers of insurance. Their main subject, the cargo, received the name of gremium, a term closely referring to the stowaway compartment or the "belly" of the galley ships. It also means, however, "space" or "vested interest." The basic structure of underwriting has, however, remained largely unchanged for two millennia. The maritime insurance industry today is still largely founded on the principle and structure of the Roman premium.

Ancient economics predominantly focused on trade by the Romans to facilitate economic activity in an inherently volatile environment. Central to many of these enterprises was the Roman maritime insurance market, a derivative contract based on real-world shipping that developed the first appraisals of risk premiums and pricing to protect against maritime loss. The Romans shared the risk of potential loss by contributing a percentage of the liability to underwriters. These underwriters—functioning in an individual capacity—agreed to evenly divide the market share. The accumulation of funding fell under the auspices of creating "an association of people contributing to the protection of other people to operate with an economy and to avoid the risk of a single incident." Contingent on the safe return of the ship, the funds would be redistributed back to the participants of the contract while those funds collected from unsafe ships were redistributed to the underwriters. To comply with old trading litigation, underwriters needed to place a mark of approval on a piece of baggage.

2.2. The Role of Risk Forecasting in Insurance

A risk is an uncertainty of loss, an unpredictable outcome. Generally, when we think about risk, we think about danger - the potential for loss of life, property, money, or other things. This is an unfortunate and overly simplistic view of risk that typically indicates a bad thing. The insurance industry, however, has a far richer and more interesting perspective on the concept of risk. In the insurance world, risk is a term used to describe the likelihood of the occurrence of a particular insured event and the time at which that event happens. The industry is not so much concerned with identifying solutions that keep bad things from happening but is in the business of developing products that provide access to the money and support customers and policyholders require when things do go wrong. The fundamental purpose of insurance, therefore, is the mitigation of risks, particularly the financial risks associated with accidental, unpredicted loss events.

The actuary has become synonymous with managing these risks. The actuary is certainly most concerned with the likelihood of the occurrence of a particular insured event and the time at which it happens. Referred to as underwriting and reserving, respectively, these two primary responsibilities are written into the DNA of insurance. Two other areas of high actuarial concern are pricing the product to ensure that the insurer makes a profit and satisfying the demand of regulators to demonstrate the insurer's solvency. These foundational actuarial concepts have remained constant through the decades, despite the landscape of risks and the frequency and severities of those risks changing. However, how actuaries enable them is evolving. Advances in data science and computing technology are enabling traditional actuarial tasks to be performed faster, with more precision, and with enhanced predictive power.

2.3. Introduction to Deep Learning

Artificial intelligence, machine learning, and deep learning are subsets of a broader concept called supply chain data science, which supplies useful information based on a specific need. AI generally means that computers are performing tasks that, in the past, required human intelligence. This includes many applications, such as regression and data classification. Machine learning is an approach to solving new problems based on known patterns of behavior and is an advanced form of traditional regression and classification modeling, such as logistic regression and decision trees. Despite their popularity, these methods only utilize the top 20-30 percent of data, providing results that are precise only on a small zone of data points. Deep learning, however, goes beyond the top data percentage, offering a more accurate reflection of real-world complexity. It provides the ability to orchestrate, integrate, and learn the data more effectively, which improves the models and ultimately can improve business decisions and results.

3. Current Trends in Insurance Technology

The environment surrounding insurance has changed in the last decade, driven by a combination of technology maturity, technology adoption, and new capabilities enabled by technological advances in the industry. This technology revolution includes the convergence of cloud computing, telematics, the Internet of Things, and signals from devices, as well as mature machine learning and deep learning techniques that can turn the data exhaust generated by these technologies into actionable models. Increased access to computing resources through containerization and cloud-native deployments has made it even easier for today's researchers and technology-driven firms to develop, parameterize, and train deep learning models. These capabilities form the foundation for market technologies that exploit them, with options available across the value chain—from customer engagement through underwriting, distribution, and claims management.

Insurers are engaged in a war for the best technology and models, as the performance and effectiveness of an insurer are directly related to the innovative approaches pursued and implemented by technical talent. We find telematics and wearables in personal auto insurance as the driving force for customer-engaged insights—taking once-annual data provided by the driver to a minute-by-minute repeatable signal. Many insurers have released products using telematic scoring, leveraging smart driving algorithms, which work to encourage safer driving to provide a discount for selected drivers, lowering their risk of future claims—often in exchange for a physical object that the insurer ships to a policyholder. At this moment, the policyholder enjoys the discount for the length of time the beacon is active and installed in their car and returns the beacon after their policy renewal for reactivation should they wish to continue to participate in the program.

3.1. Insurtech Innovations

The application of quantitative models to the risk of loss is not new either. A significant growth area was the development of credit scoring, which used robotic regression models on the available data to predict credit difficulties. With the increased use of mobile devices generating large numbers of transactions, this data has been used to develop models to potentially provide real-time coverage for those with uncertain cash flows. The increased availability of data and the ability to use learning models have enabled the development of big data models used for risk prediction. This has led to an additional phase of disruption called Insurtech.

Customization and personalization have been the recent battle cry of business across industries. The application of AI to service the insurance industry has now become fairly well established, and such players are termed Insurtech. The aim is to size up the value of premium on a per-customer basis, rather than the average across the group. The application of AI also effectively closes the feedback loop available in peer-to-peer models, where the pricing is developed specifically for a demographic characterized by their age, lifestyle, and profession. With the availability of an increasing amount as well as the type of data from sensors embedded in day-to-day life devices, as a function of opting only for mobile device-based insurance services, it enables quantification of risk and its price for the millennial generation. Such business models take clients back to the policyholder-owned insurance company debate - all that is insured is the operational, regulatory, and other incidental expenses while sharing the rest of the premium between fellow insurers. Such a model allows the efficient frontier inherent to any segregated fund situations while still allowing some degree of social relevance, enabling millennials to feel they are safer together.

Fig 2 : Insurance Underwriting Processes

3.2. Data-Driven Decision Making

Deep learning can help determine complex distributions over the occurrence of events or any function guided by past data. Examples include loss and premium cost forecast models, loss frequency or rate prediction models, insurance demand or bundling models, and expected value calculations based on varying parameter scenarios, in addition to the bid guidance models used to aid decision-making.

The key distinction between deep learning and conventional machine learning is the automated selection of model structure from among the combinatorial set of valid function mappings: no domain knowledge is required to handcraft appropriate feature selection or combination schemes, thereby avoiding the "arbitrary choice problem." There are a large number of bells and whistles for deep learning practice, including the adaptation of singular layer neural networks, convolutional neural networks, and advanced network construction and training techniques, that require model engineers to remain informed about state-of-the-art solutions and best practices. However, when designed and implemented correctly, deep learning models have a consistently high capability in many real-world problems, both in debiased data simulation studies and in experimental demonstrations using geospatial big data. Since modeling deep learning at scale is no harder to execute than conventional machine learning at scale, it is a confluence of opportunity and capability of immediate interest to modern insurers who need tools that operate on abundant and rapidly changing data.

4. Deep Learning Techniques in Insurance

Given the significant potential for deep learning to transform insurance choices made in the market, a broad range of techniques have been developed and are now in use across the industry. The insurance market demonstrates the greatest depth in automated underwriting systems. While many operationalized deep learning models in insurance support decision or task-specific automation use cases, others focus on shaping market supply and demand through improved pricing and risk forecasting. These increasingly sophisticated and widespread models sometimes perform with a pervasive fog of misunderstanding. Users of these systems often only view such systems and their recommendations as black box systems, with users only having access to either the specific inputs that produced the output summary or a global model explanation that indicates how all of the input variables affected the model. Such black box tools affect human behavior and market behavior, increasing the risk of over-reliance on the output, and even increasing systemic risk.

To increase the model's impact, some are developing packaging methods for the more opaque deep learning models that can help junior analysts in the technical community, which can also be desegregated into capabilities for both the insured customer and the direct insured. Insurance organizations are also starting to understand that companies that build and deliver deep learning and other black box machine learning models, along with encumbering societal drawbacks, include a maturing view of potentially disenfranchising the resulting labor force, since so many have come from the most powerful economic proposition of our time: codified service models of engagement that reduce the need for knowledge workers of all seniority levels. Young bright people in our societies willingly work in those flat industries and sectors over much longer periods, effectively diminishing the sense of structure and progression of some of our best citizens. Many of the finest people who have made their careers in data science, machine learning, and actuarial science deeply care about what they do. Over recent years, many of them have discovered it unimaginable to work in a sector indefinitely with their hearts and heads, leaving a permanent brunt of character and potential behind. Opening such packaged models to collaboration and interpretation from the entire insurance industry will boost diversity, communication, transparency, and relevance of contributions, defragmenting AI transformation throughout the sector. In turn, strengthening the sector reshapes it for candidates and newcomers, making it more favorable for the employment of both leading and junior research communities. With all these benefits, there is no excuse not to enhance our models, effectiveness, creativity, transparency, and societal resilience.

4.1. Neural Networks Overview

In the insurance industry, financial risk selection tools have evolved to be more detailed, precise, and efficient at assessing large numbers of unequally complex, highly variable risks. Automated underwriting, a decision agent role in insurance, is a direct beneficiary of better predictive modeling. Neural networks stand out as a versatile methodology that performs well across a broad range of regression and classification problems. Although not universally utilized, they are popular and carry many years of empirical success to their credit. Neural networks are a non-linear statistical data modeling tool. Before a model is formulated, a lexicon of technical terms is advised: A network is a collection of neuron units that are employed to model the non-linear relationships among the phenomena in a classification model. These units are organized into layers and connected to form a directed network. Each neuron unit retains a set of input weights that are estimated during empirical model development, known as a learning cycle. Optimally, these input weights will be adjusted to minimize the selected loss or cost function associated with the classification model. Our interest is primarily implementing networks to derive logistic regression formulas, rather than emulate biological neural structures with biological verisimilitude.

4.2. Supervised vs. Unsupervised Learning

In the classification and regression examples given so far, we determined the appropriate model by using data with pre-existing ground truth information. This data was input into the model to learn to make a prediction; thus, the problem setting is traditional supervised learning. However, a lot of the time, it is not always feasible to explicitly provide paired input-output data for the model to learn from. In many cases, we might be interested in identifying patterns in the data without this guidance. Clustering aims to group similar data points and can be used to help provide a first approximation of some data breakdown and distribution. This is thus termed unsupervised learning, as a given set of input data can be processed by a model to provide some output without explicitly defining the problem, nor having a predetermined outcome to measure the model's success or failure.

In the context of modern insurance, some examples with the potential to improve current processes could be how claims volumes spike around significant weather events or identifying car accidents from telematics profile data. Dimensionality reduction aims to collapse a dataset into some meaningful lower-dimensional space. Principal Component Analysis is one of the most common modern standards before model fitting. Randomly initialized weight matrices prevent models from learning meaningful representations during training, and frequent resets to small values prevent activities from collapsing. Not only does this diminish the capacity for meaningful representation, but it also disrupts the learning of task-based solutions throughout the architecture.

4.3. Reinforcement Learning Applications

We would again like to use the notation of implementing the market model through the broad system of the neural network. If the system is priced in such a manner, policy generation, if the policy is formulated as a decision-making baseline strategy, whether it be exploration and execution often used for trading algorithms can be found using techniques such as Q-learning. Although this seems outlandish at first, this is remarkably robust: for a well-defined episodic task where a perfect model exists to inform us what transition will result given a particular policy. Taken with the "bigger picture" here, a machine learning insurance product pricing model may exist as a forward-looking asset, one that is updated on a real-time basis with the latest claims or emerging risks that a company is exposed to that are not present in the current data. Using these algorithmic rules based on the neural network that forecasts future developments, the entity in possession of the model can then generate a pricing acceptance and rejection model over time that is consistently refreshed.

Recently in insurance, where innovation involves the advancement from the traditional UVM models underwriting process to more sophisticated data transformations one step further into the full RNN. Not all automatic UVM techniques must directly involve price, however. It should be noted that these policy-related pricing models are indeed models of past performance from which one should assess the long-term effects.

5. Automated Underwriting

Automated underwriting offers efficiencies in the risk selection process and functions behind direct-to-consumer insurance platforms. If the associated tools are adopted responsibly, artificial intelligence can be a powerful force in enhancing underwriting accuracy, reducing selection bias, and strengthening monitoring functions. By generating insights from a mix of data formats at a scalable speed, proprietary models can be better informed and more flexible, while manually intensive first-generation models struggle to keep up. Underwriting flexibility requires speed and processing of complex data formats. Commercially available solutions like data warehouses, visualization tools, and legacy actuarial or machine learning software often fail to provide a unified data processing environment. When linked to seldom-contained software, they risk adding further complexity and delays. With deep policy system processes and insights, carriers can consolidate their data processing and workflow with a modern end-to-end solution.

5.1. Definition and Importance

This section explains the concepts of underwriting and risk forecasting in insurance, as well as the numerous advantages of automated risk assessment, and the importance of these concepts to the objectives of the deep learning survey.

Insurance encompasses a comprehensive array of services to protect a wide array of investments and behaviors including health, property, liability, life, and many more. The enterprise of insurance is premised upon the provision of derived utility, associated with some form of utility dislocation or loss. Given that the timing and magnitude of these events are often uncertain, insurance companies provide capital to offset the financial implications of such random events. The assessment of the probability distribution for the magnitude and frequency of the occurrence of such disruptive events is central to the underwriting processes within insurance companies. The results of many of the predictive models that could be categorized under the heading deep learning, such as behavioral and credit scoring models, fall into this category at least after slight adaptation.

Equation 2 : Loss Function for Optimized Underwriting Decisions

$$L(\theta) = \sum_{i=1}^{n} (y_i - f(X_i, \theta))^2 + \lambda ||\theta||^2$$

where

$L(\theta)$ = Regularized loss function,

y_i = Actual claim outcome,

X_i = Input features for applicant i,

$\lambda||\theta||^2$ = Regularization term to prevent overfitting.

5.2. Deep Learning Models for Underwriting

showed theories on deep neural networks that can help explain their easy and powerful representation of structured data. Their application to structured data in finance, including modern insurance, has not been fully explored. In a high-dimensional setting like modern insurance, we call an n-dimensional array of financial indicators an n-mode tensor. We develop a deep tensor expansion of the cumulative measure of a risk that decomposes the risk into various dimensions, including the dimensions of contract (e.g., timing, variables, and claim indexing), portfolio (e.g., region, line of business, and pricing level; insurers call combinations of such portfolio traits books), and eventually calendar. Extensive experiments show that the cumulative monetary claim from modern insurance naturally possesses a low-rank property on a specific event trace, leading to the selection of a dynamic Tucker decomposition. The proposed model has better flexibility and outperforms traditional benchmark risk models that have been widely used by the insurance industry.

From the predictive analytics perspective, two major applications of deep learning to insurance are premium pricing and underwriting. The popularity of deep learning models for pricing among actuaries seems to be higher than that for underwriting. Noticeably, regularization techniques such as Shapley values, LASSO, and embedding, folded with implicit shape restraints for pooling on valuation transitions, have been advocated for portfolio modeling. However, practical applications for deep learning underwriting in insurance must consider the following challenges: first, only when allowed to fully automate insurance underwriting and risk forecasting for casualty insurance and property-casualty reinsurers can one expect the accuracy, speed, and scalability that insurers require; second, the incorporation of tuning techniques that can be accomplished within a reasonable budget (both in terms of time and data quality); third, the guaranteed active control of risks related to model interpretability – legally, actuarially, and economically; and finally, backtesting existing records to verify the trustworthiness of a new policy decision mechanism.

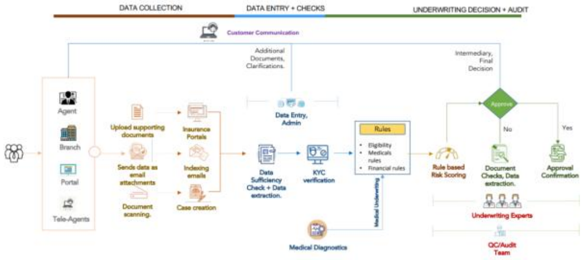

Fig 3 : Deep Learning in Insurance underwriting

5.3. Case Studies of Successful Implementations

These applications have shown a positive and significant contribution that not only bridges more intricate risk modeling but also reduces manual policy underwriting and claim loss adjusting for emotional stress or loss assessment on catastrophic events. These impacts have led to the expansion of the adoption of these ML/DL applications not just nationwide, but internationally. The separate processes serve to automate tasks traditionally carried out by separate departments or external vendors and utilize data through either a structured, semi-structured, or unstructured nature. Since all of the data has specific levels of transparency and privacy, the processes maintain auditable lineage access to show a traceable decision in the overall computation of business processes. To adhere to model risk requirements, we designed these ML/DL applications to be risk-averse and validate the solutions powered by business insights. All the undertaken pattern recognition applications include model risk measures on intrinsic and recognized source data from a point in time into the future.

With the changing gear for insurance industries today facing enormous pressure from increasingly complex risk distributions, along with the desire to increase market shares with existing and new personalized insurance products, the current processes of structuring the risk data exhaust from external data sources have become very laborious when implemented manually. Pricing insurance products at granular levels with this data is critical for remaining competitive. This gap can be addressed using our solution proposal on Deep Policy. The Deep Policy solution is a layer of a Policy Administration System or Foundational Underwriting Risk Framework and provides the insurance industries with the most influential automated predictive model in self-learning from structured to unstructured data and exploring advanced deep learning augmented with business insights. Additionally, it interacts with model governance to take a comprehensive approach for the capture and maintenance of policy model validation with the accumulated depth of policies and historical insurance sales volumes while simultaneously exerting coverage monitoring, ensuring all the insurance assets under risk forecast remain under risk capital provisioning.

6. Risk Forecasting

Policyholder risk is another piece of critical information for pricing and ongoing management. It is also predictive of future underwriting profit. Today's insurers collect vast varieties of information about the people they insure, updated daily or monthly. This includes the underwriting data, billing data, claims data, and possibly streaming fitness or health data for these consumers. The volume of data concerning their current behavior means that it is possible to track their lives to a much finer granularity than in the past. Moreover, it is becoming easier to collect data concerning their physical properties and performance on a much smaller timescale. Finally, at least for seniors and everyone on the roads, the risk of the policyholder is partially determined by public health in a way that is observable by general consumers. Expensive insurance products thus have multiple dimensions on which fast and appropriate adaptation to risk could be of great value.

To transform the insurer from an entity that primarily prices risk at the time of sale into an entity that adjusts price to match post-sale behavior, and to realize the elimination of fraud that should be a natural corollary of this philosophy, a faster and more reactive underwriting process is vital. The traditional approach of collecting and auditing all the relevant data at specified intervals would just shift to sub-collections and shorter audited intervals. The granularity of these adjustments would be limited by adversarial efforts to protect sensitive personal information, regulatory limitations on the extent of real-time policyholder examination, and business considerations stemming from consumer privacy. Policymakers need to strike a balance between the privacy invasions involved in having malevolent and unscrupulous observers tail specific individuals and the public benefits of having ordinary activities documented in a way that can be useful for ensuring the activities.

6.1. Understanding Risk Factors

Insurance products often depend on a customer's ability to meet various financial and situational needs. To evaluate these needs, underwriting departments rely on a mixture of policy-specific data and demographic data obtained about the customer. In many cases, this data representation is relatively shallow, consisting of tabular data coupled with complex, expert-driven, and rule-based knowledge encoded within the individual premiums often referred to as "insurance pricing models." These insurance models are typically not used for loss forecasting, which is risky for providing underwriting services to the company, and are guided by regulations to ensure that the insurance will remain viable. By incorporating deep learning into insurance, it becomes possible to both support underwriting decisions that help the company grow through new coverage innovations and to more accurately quantify risk for the various areas.

Our deep underwriting system is motivated by the idea of mathematically describing how a policy that integrates demographic data associated with policy-specific data differs from our current model. The ultimate goal is to model the likelihood of claims and the sum of their expected size in a more accurate manner, thereby overcoming a significant limitation of classical underwriting models. These limitations are due to the lack of expansion explained, weaker thinking of the companies, the lack of interpretability in some companies, the loss of the most important feature of the loan, and the complexity of the data. Deep learning provides the necessary predictive accuracy to propose a more complex system to provide a deeper understanding of how these pieces may interact.

6.2. Predictive Analytics in Risk Assessment

Insurance companies utilize a range of predictive modeling techniques to develop algorithms and analytical tools to assess, predict, and manage a variety of exposures such as frequency and severity of risks to effectively identify, analyze, and manage them. They develop proprietary scoring and pricing metrics for personal and commercial lines of business to identify customers who pose the most risk. Innovations in technology and data collection methods have rapidly accelerated the development and integration of these tools in the insurance sphere such that today they hold primary importance across the industry. There are significant opportunities for insurers to also challenge challenges in our traditional predictive modeling methodologies by increasing transparency and decreasing the bias in identifying risks of the customers. Deep learning shows great promise in helping advance these traditional models.

Fig 4 : Predictive Analytics in Insurance

Predictive models and algorithms are the workhorses of modern analytical tools. They are employed in a myriad of predictive tasks, such as risk assessment for underwriting, claim severity and frequency prediction, advanced fraud detection, and pricing. They offer significant advantages over traditional methods because they exploit the large quantities of data readily available in high-dimensional databases and tailor risk scores with excellent calibration and discrimination properties. Furthermore, the predictions are easy to interpret for actuaries, allowing them to understand model predictions and estimates and accurately assess and document the predictive performance and profit potential of insurance underwriting and pricing strategies. Increased understanding and proper use of advanced prediction models can lead to increases in the efficacy and efficiency of risk forecasts used by underwriters and actuarial techniques.

6.3. Deep Learning Models for Risk Forecasting

The previous sections cover the work in the literature related to feature engineering, including some traditional models tailored to the insurance domain. The goal of predictive maintenance is to estimate the insurance loss distribution, taking into account risk factors and aims to improve the insurance portfolio's predictability. Several aspects condition the broad use of deep learning in the insurance domain. Unlike traditional statistical models, which rely on clean and well-constructed datasets, deep learning has efficiency issues where the more restrictive data quality concept yields better predictions. Custom-tailored feature engineering using business expert domain knowledge has a huge influence in the field. Therefore, a trade-off should be analyzed, considering the increase in performance brought by the use of deep learning techniques in advanced models and their efficiency in the insurance domain.

The use of autoencoders is associated with dimensionality reduction while tailoring the main information to minimize the error from the input to output layers. It leads the autoencoder to be self-sufficient in determining the data's main properties, capturing the underlying business feature relations from the data recognition problem. Other works use recurrent neural networks, which introduce a temporal component in the analysis to capture time series in the underwriting data sphere. How the word structure was found promises to bring more efficient risk predictive models. Last but not least, the usage of convolutional neural networks is another deep method that proposes the use of one-dimensional wide convolutional neural networks, where dependencies among features in the time sequence are handled.

7. Challenges and Limitations

Despite its considerable advantages and rapid and significant progress in fintech, deep learning has not yet become a mainstream technology in provider and consumer financial services. Compared with the support data scientists typically receive when they undertake other application areas, it remains difficult to obtain the operational data and collaboration required to use deep learning to resolve material uncertainty accurately and to perform automated underwriting and conduct risk analysis in modern finance, and substantial expertise is required. There are important barriers to obtaining and using the operational data required to resolve the uncertainty associated with financial consumers who produce financial operational data over decades. Both weak and strong AI have been articulated and have been somewhat reliably supported in several functional areas because the user has visibility into context, and because of the interpretability and manageability of such problems and environments.

Ultimately, tools do not bear responsibility, and benefits and risks must lie with the business leadership who use both inherently inaccurate insurance and inherently mistake-prone humans. Inadequate application of essential deep learning controls increases systemic fragility by, among other things, amplifying the negative impact of scale and operational complexity friction, leading to an underwriting treadmill that can ultimately result in elevated adverse selection loss. Therefore, understanding the limitations of AI, reasoning about uncertainty, and the selection and application of AI in the context of responsible usage design are pivotal for applying AI and managing AI's risks effectively in the insurance market, among other fields. In particular, implementing these deep learning tools also requires an adaptable organization, efficient and robust handling of data maintenance, availability, and quality, and several effective control mechanisms, including 'human in the loop'. The combination of domain problem comprehension, realistic real-world execution, supportive enterprisewide execution for explanation, righteousness, and oversight, and development team execution will be able to extract maximum value from deployed deep learning and other AI tools.

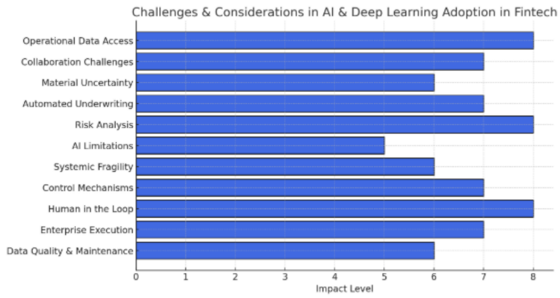

Fig 5 : Deep Learning Challenges in Fintech

7.1. Data Privacy and Ethical Concerns

The most obvious privacy legislation in the European Union is the General Data Protection Regulation. Co-regulatory privacy codes, industry-specific regulations, and judicial acknowledgments regarding insurance data protection are found in many countries and regions, such as the United Kingdom and the United States. In addition, there are industry-specific privacy regulations in some jurisdictions. In the European Union, there is a recital providing for insurance data protection about pseudonymization and data minimization regarding policy price-setting, claims management, and fraud detection. Within the insurance sector, consider some insurance data protection methods beyond pseudonymization, such as differential privacy, synthetic data, federated learning, secure multiparty computation, and operationalizing beyond basic data privacy. There is a wide array of tools available, designed for different real-world data privacy challenges in various use cases. One ethical principle of fair competition, regulation of product quality, economic health, and public policy is minimizing information asymmetry. Another principle is respecting the privacy of all policyholders. These highly desirable goals are not contradictory.

Risky underwriting and pricing approaches that do not acknowledge insurance data protection are unethical and potentially illegal. Appropriate anonymization and privacy-preserving techniques must be used before analyzing, transferring, or storing consumer data. One of the goals of actuarial science is to reduce risk and variability. This study states that a company may have access to cutting-edge econometric forecasting tools, but ownership of better data does not imply ownership of uncertainties, and credible forecasts are the responsibility of actuaries with insurance data protection, who need ability, credibility, and reputation. Policymakers may consider insurance sector-specific data privacy regulations a potential source of competitive advantage and innovation, and in the wider context, a potential source of deficit in credit risk model diversity. The use of personal data raises ethical considerations and can have legal consequences. Any improvements in accuracy or cost-effectiveness have to be weighed against these considerations. Companies may have access to cutting-edge econometric forecasting tools, but ownership of better data cannot solve all analytical needs. High-quality analysis may require other modeling expertise, such as that offered by the insurance sector, actuarial professionals, and those with insurance data protection.

7.2. Model Interpretability Issues

Our implementation of an ensemble learning model using a deep neural network has gone some way to establish the added information that can be captured from complex non-linear feature-enriched spatial and temporal relationships. We do admit, however, that transparency remains an issue as deep learning and neural networks in general are often considered "black box" models. The ability to interpret such models is therefore a key advantage of state-of-the-art models such as decision trees and random forests. Our implemented deep-net model can be remembered as a boosted single hidden layer feed-forward neural network, initialized with small random weights. The contributions from each stump in our proposed algorithm are also obtained and stacked together to generate these boosted outputs.

This allows some level of interpretability in the model. However, if understanding the model is of paramount importance, deep nets can also be thought of as boosted decision stumps, but with a possibility of a large number of stumps, each handed some subsection of the feature space. In this sense, one can "boost" a decision stump by stacking the subcomponent stumps of this network together. If interpretability is of the utmost importance, one can turn back to decision trees with a discount on predictive power. On the other hand, our approach can be defended as allowing a trade-off between advanced predictive power, as well as some level of interpretability. Our approach allows the understanding of the overall model structure through this "segmentation".

7.3. Integration with Legacy Systems

Deep learning technologies can be quite powerful in many analytics, but they often come into play within an enterprise alongside a suite of legacy systems. These must not simply be ignored, as they are the core of many forms of core business operations and hence underwriting realism, strategy, and efficiency. There are straightforward ways to combine deep learning technologies with these systems, which operate on many new types of data. This combines the incredible flexibility of these deep learning systems with the consistency and appropriate efficiency of their interactions with business systems. Practical problems with systems become apparent when deploying deep learning models within the enterprise, which is not a part of standard model development workflows. These problems are not unique to deep learning models but can exacerbate some general challenges. They are easily addressed with deeper collaboration between traditional model production teams, business operations teams, IT professionals, and the data scientists and developers responsible for machine learning components.

One solution is to build a separate integration system, which may be called the deep servant given its assisting role to systems of record or systems of business record, by implementing policies for all the factors above and ensuring unified common functions for both model development and deployment. However, external models cannot be handled as systems of record in terms of rates, transparency, validation, etc. Together, deep servers are a hybrid of technology and processes meant to address some of these pain points. However, general policies for porting a dedicated model system can often be applied to develop these components, as in the area of model output and some of the factors within input. Data handling, whether for input or training, is often left for significant discussion as the ingestion of data affects a large number of different factors within the process of underwriting. Making thoughtful decisions at this stage can save headaches down the model life cycle.

8. Future Directions

In this paper, we presented a broad survey of deep learning techniques and how they are mapped to improve the various tasks that are part of the insurance underwriting risk management pipeline. We reviewed deep learning for predictive tasks like customer expectation parameter estimation and policy risk forecasting and for prescriptive tasks like solvency capital allocation, reinsurance and co-insurance deals structuring, and also revenue fraud mechanism discovery. We also discussed several deep learning limitations and research directions in this space. Finally, an implementation of a deep learning model prototype for predicting fire policy cancellations was shared. In conclusion, deep learning is no magic stick. Instead, it is a deep technology that contains an abundance of information and nonlinear mapping capability. Relatively speaking, this indeed became a near well-accepted consensus in all industries. Automated ML model selection and generation will move underwriters from a simple task terminator to task designers, such that they remain rich history reviewers, while deep policy is according to underwriting and risk forecasting historical context and data richness to construct dynamic risk management strategies. These understandings add market share and lower operating costs, enabling insurers to provide high-quality and low-cost risk management services to customers. Insurers need to move the mountain marketing operational management, production, risk engineering, and model building from manually intellectual-based operations to model-driven and data-driven operations. By using deep learning, insurers, brokers, clients, regulators, and policy endorsement stakeholders will all be empowered as well. The interpretation and correctness of design scenarios will all be more well-founded, making deep policy not only easy to use but also easy to trust.

8.1. Advancements in AI and Machine Learning

To appreciate the benefits that AI and machine learning offer the modern insurance enterprise, the reader should be aware of the formidable advancements made in recent years. For decades, machine learning programs accessed little more than summations of diverse economic indicators. These so-called 'solvers' took these sums as input, produced the desired subset of feasible policy 'choices' including all weights, ratios, budgets, and eligibility constraints, and then provided a means of investment that would maximize an objective function based on policy-specific valuation metrics. While powerful, these tools were largely unable to incorporate the rich information derived from vast databases of financial and non-financial corporate and individual characteristics. These collections have come from well-structured corporate financial reporting frameworks, surveys, credit bureau data, and various administrative data sources.

At the bifurcation of the corporate life cycle, policy decisions become highly variable, far from time-invariant, and often fraught as complex trade-offs are made. Indeed, the relationship between policy components often changes as the organization evolves, involving long-term strategic planning. While this evolving landscape creates opportunities for machine learning models to extract general predictive information before routinely optimizing well-structured programs targeting replacement levels at scheduled intervals, these standard rules of thumb are largely voided by stochastic financial shocks and economic uncertainty that form and transform the organization during its lifetime. As such, we reach for tools that can drive learning engines feeding models of great sophistication and utility. These deep learning strategies have proved remarkably effective in a growing array of domains, and we are optimistic about their potential for the modern insurance enterprise.

8.2. Potential Regulatory Changes

Insurance markets in the United States and elsewhere are subject to an array of regulatory restrictions on the use of data, particularly related to classification and rating standards. Machine learning algorithms generate predictions for coherently determined risk classification rules. This capability reduces the risk of adverse selection, obfuscation, and fraud, exploiting observed data. A specific example comes from some of the insurance regulatory constraints, which often fixate agents on the particular model employed, rather than the outcomes. That is to say, regulators impose acceptable models, with lower emphasis on the predictions from the model. Deep learning models are quite different from theoretical machine learning models based on the estimation of variations of loss, occupancy, and frequency conditional on these loss events. Rather, deep neural network models undertake both estimation tasks in a single framework, and policy-related rules apply directly from the path of the system forward.

Machine learning lessons can inform insurance regulatory regimes with policy-making foresight about emerging industry practices. Insurers filed with their regulators for explicit model assurances, including development, documentation, validation, and testing processes. Deep learning model capabilities with insurers can in principle handle the same risks and similar policy challenges of traditional risk selection rules, with fundamental policy differences for iterations pushed from human guidance for perpetuating or blocking eligibility. Insights from first- and second-generation machine learning applications also show that these insurance policies reinforce weak performance by assuring severe yet naturally produced accuracy and that deep learning models do not satisfactorily classify life insurance, health insurance, and property insurance purchaser groups to cope with heterogeneity in insurance demand. The currently available AI techniques do not overcome limitations in retrospectively measuring and post-process constraining forecast uncertainty.

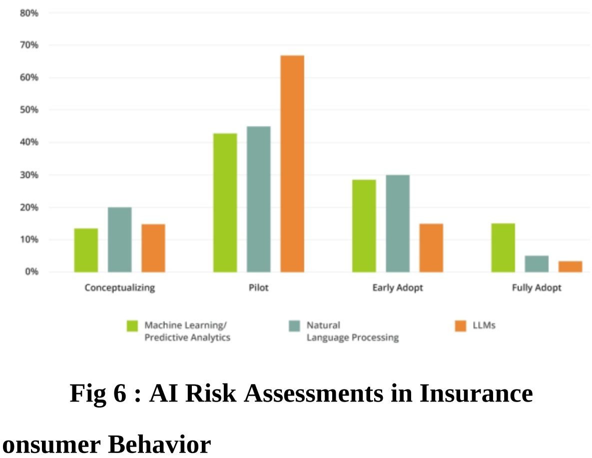

Fig 6 : AI Risk Assessments in Insurance

8.3. Emerging Trends in Consumer Behavior

This article presented several facts about drivers of recent changes in consumer behavior and underscored the market conditions leading to the emergence of new usage-based insurance models. Operating as consumer behavior entities using customer-provided driving data, insurers offering UBI can now potentially know as much about the behavior of their customers, directly from the behaviors themselves, as a credit card company knows who is a known credit risk. This creates an unprecedented opportunity for deep policy - custom optimizing insurance contracts for individual customers using alternate data when traditional risk variables are not available.

Now drivers need insurance. Drivers show a strong preference for buying insurance at the point at which the vehicle purchase is made or the drive commences. This traditional market situation creates classic information asymmetry - the insurer typically has no independent detailed knowledge about the consumer except for a labeled agent's report reflecting the customer's loss history and credit report. In theory, auto lenders know who is a credit risk; they can analyze the risk in financing a loan in a fraction of a second using a scoring model.

Equation 3 : Risk Forecasting Using Sequential Deep Policy Networks

$$\pi^*(s) = \arg\max_{\pi} \mathbb{E}\left[\sum_{t=0}^{T} \gamma^t R_t | s_0 = s\right]$$

where

$\pi^*(s)$ = Optimal underwriting policy,

s = Current state (financial history, insurance data),

γ = Discount factor for future rewards,

R_t = Risk-adjusted reward at time t,

T = Forecast horizon.

9. Conclusion

Recent advances in deep learning have led to greatly improved pragmatic results for modern predictive modeling across a host of application areas. In addition, growing computing power from consumer GPUs has moved training deep networks within the reach of small modeling labs. What has not yet happened, and should, is the almost universal application of deep modeling to insurance and its related functions. Insurance and financial services are quintessential applications for deep policy: huge amounts of digitized structured and unstructured data, a huge incentive for accurate, robust prediction and targeting, and established modeling and operational infrastructures.

Through examples from pricing and financial modeling, underwriting, and claims, we provide a detailed review of how deep policy techniques can be adapted from general machine learning settings for use in insurance and its related functions. Many deep learning techniques can be created by straightforward augmentation of shallow machine learning, but word and factor embeddings and long short-term memory networks are particularly suitable to natural language and time series data and complex predictive scenarios. High-performance computation engines implementing these techniques are rapidly evolving. We believe that the adoption of the best tools and techniques from the deep learning community will provide substantial incremental benefits to the insurance and financial services industries.

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