

**sas innovate**  
2026

# Enabling Financial Document Intelligence in SAS VIYA

From PDFs to analytics-ready tables, and what to automate next!

Megan Sun, Actuarial Consulting Manger, RSM US

# Agenda

Presenter Introduction



Background/Current Challenges



Possible Solutions with SAS VIYA



Use Case



Why SAS VIYA



Future State + Q & A



# Presenter Intro



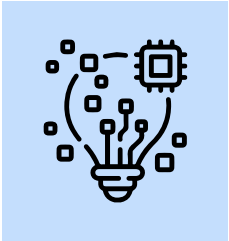
Hybrid actuary + analytics leader with 10+ years across insurance and banking



Certified SAS programmer; built SAS models and automated analytics to support actuarial reporting and decisions

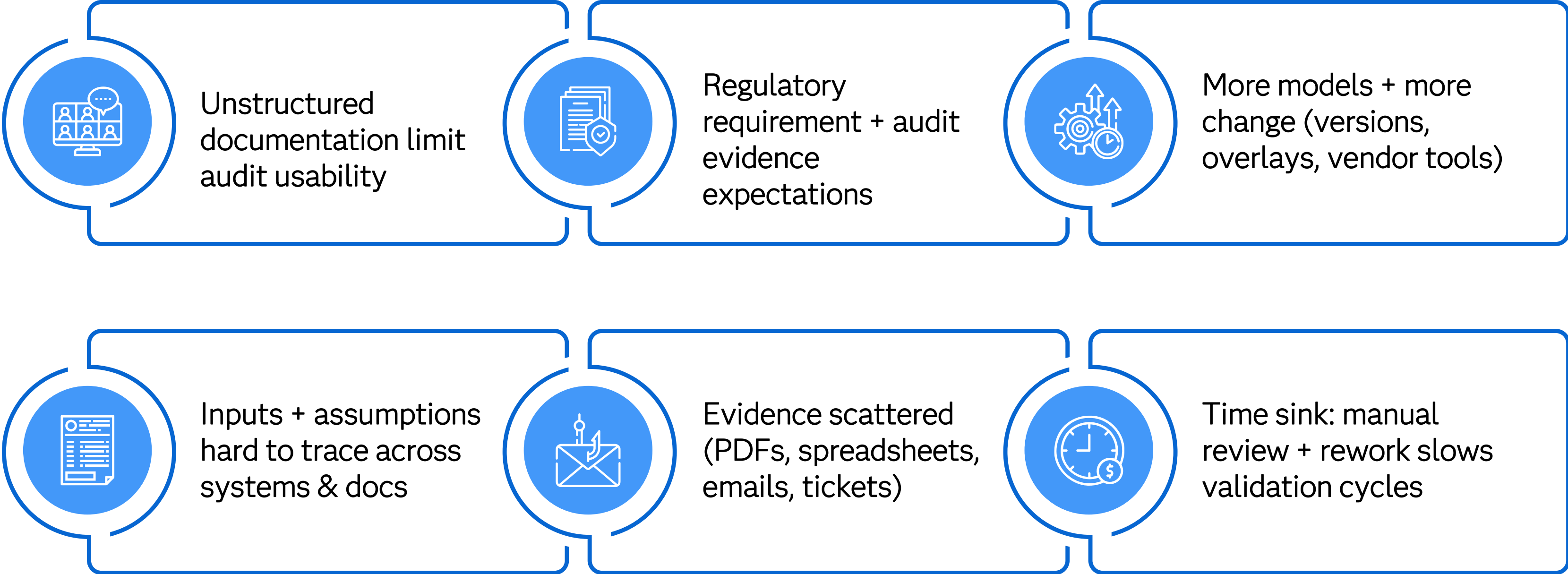


Former IFRS 17 SAS Lead, driving testing and implementation of an IFRS 17 SAS accounting hub solution



Advances AI innovation (predictive + generative) to automate document-heavy workflows and strengthen internal audit/ risk controls

# Model validation pain points (Insurance + Banking)



# The “document bottleneck” (why it matters to MRM)

Financial services  
= document-heavy  
workflows



PDFs are long /  
inconsistent /  
high-volume



Manual review ⇒  
slow turnaround +  
higher error risk

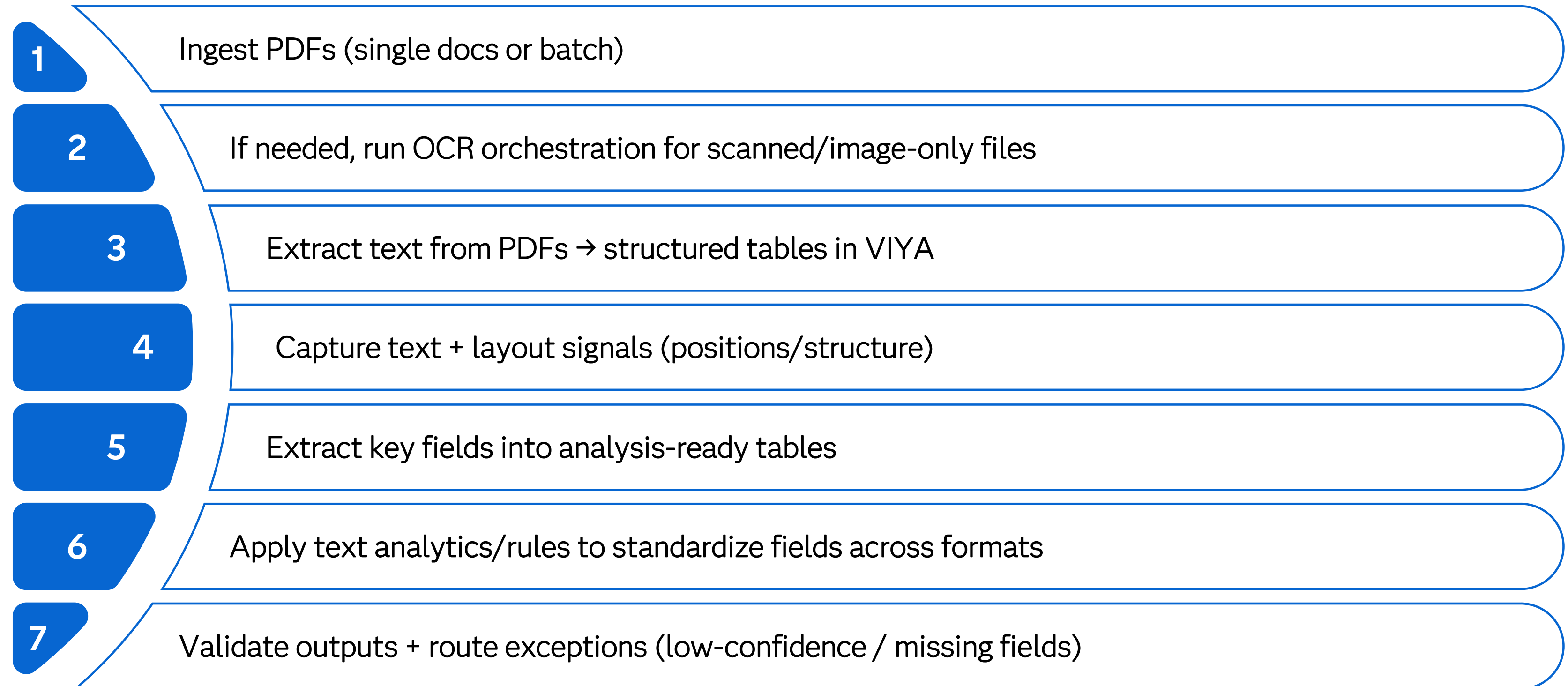


Impacts:  
underwriting, claims,  
model validation,  
compliance



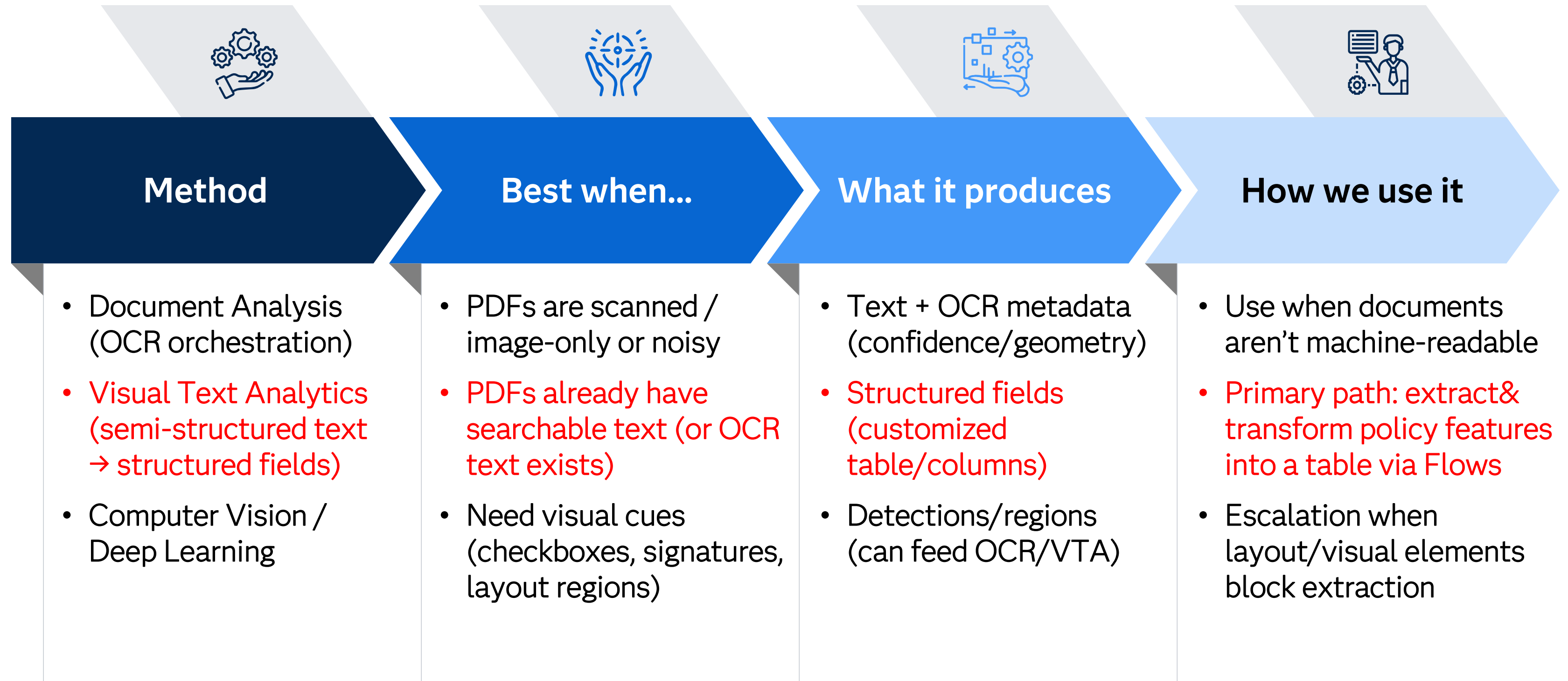
# SAS VIYA: Document Intelligence Pipeline

PDF → Data → Action

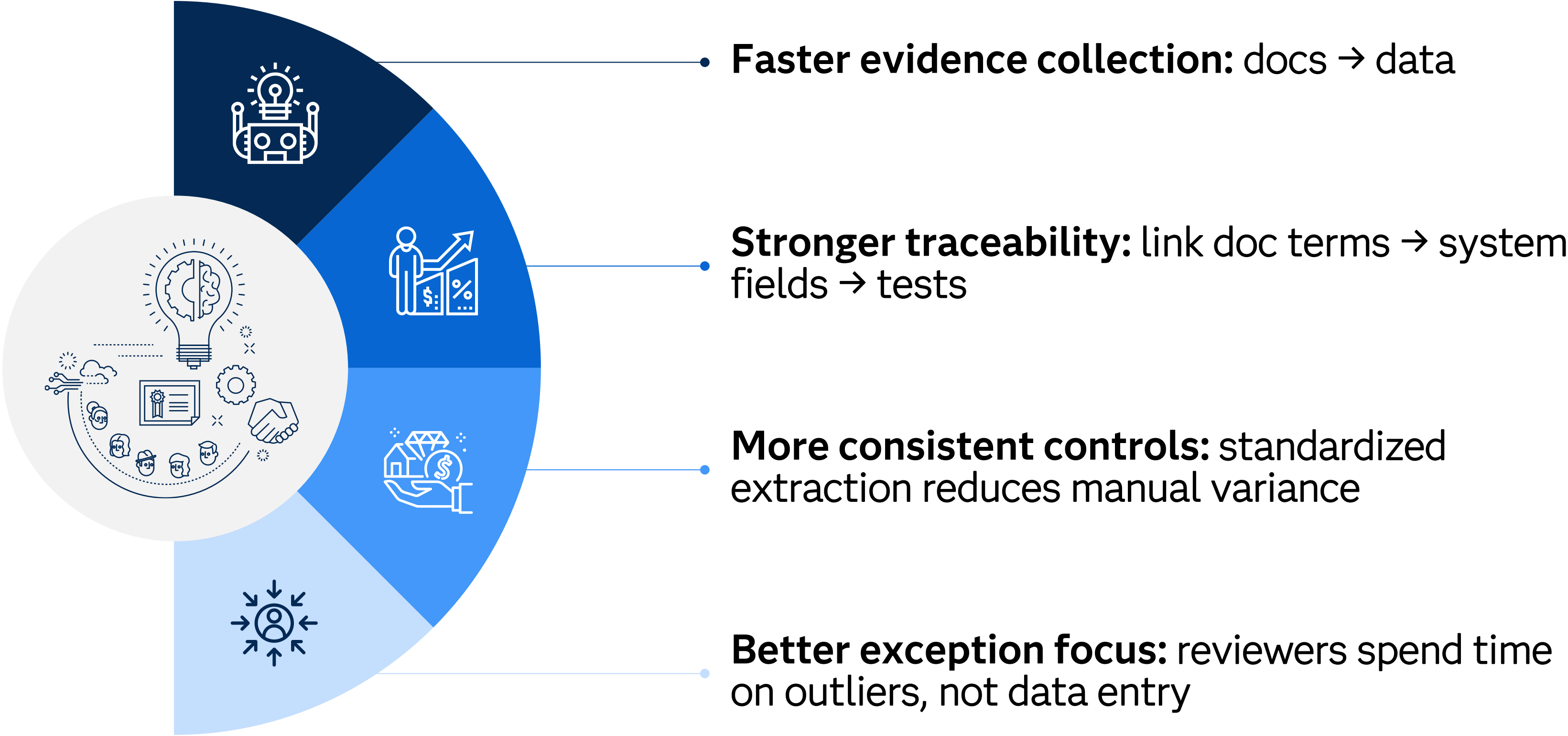


# SAS VIYA capabilities: pick the right method

Ingest → Extract → Validate → Deploy (end-to-end orchestration)



# What risk leaders get (MRM + validation enablement)



# Use case example (Insurance): Policy Feature Extraction for Validation

## Goal

Extract policy features + key values (riders, terms, elimination period, benefits)

## Process

Policy PDF → OCR/text → feature extraction → table output

## Validation value

Compare extracted terms vs model system input

## Business value

Reduce manual review time, improve consistency at scale



# Use case example (Insurance): Policy Feature Extraction for Validation

- Input – Synthetic Life Insurance Policy PDF

## SAMPLE POLICY – FOR DEMO PURPOSES ONLY

This document is a synthetic life insurance policy created solely for analytics and document extraction testing and does not represent an actual insurance contract.

### INSURER

- Company Name: ABCD Life Insurance Company
- Company Address: 1234 Main Street, DemoState, 99999

ABCD Life Insurance Company is a fictional insurer used to replicate the structure and formatting of a typical group or alumni term life insurance policy.

### POLICY INFORMATION

- Policy Number: TL-2026-000145
- Policy Form: Level Term Life Insurance
- Policy Term: 20 Years
- Issue Date: January 15, 2026
- Policy Date: January 15, 2026

This section contains the administrative identifiers that uniquely define the policy and establish when coverage becomes effective.

### POLICY OWNER

- Owner Name: John Doe
- Date of Birth: January 1, 1970
- Owner Address: 789 Demo Drive, Anytown, 00000
- Underwriting Class: Preferred Non-Smoker

The policy owner holds all contractual rights, including the ability to designate beneficiaries and make premium payments.

### Long-Term Care Rider Benefit

- Elimination Period: 60 days
- Maximum Benefit Year: 3 years
- Daily Benefit Amount: \$150

Benefits paid under this rider will reduce the policy's death benefit by the amount of benefits paid.

### DEATH BENEFIT

- Face Amount: \$750,000
- Benefit Payment: Lump sum upon receipt of due proof of death

The death benefit represents the amount payable to the beneficiary while the policy is in force, subject to the terms and conditions of the contract.

### PREMIUMS

- Annual Premium: \$1,200
- Monthly Premium (EFT): \$100.00
- Grace Period: 30 days

Premiums must be paid when due to keep coverage in force. A grace period applies during which coverage continues even if payment is late.

# Use case example (Insurance): Policy Feature Extraction for Validation

- Upstream Extraction via Excel Add-in/MS OCR

Rotate

Language: English (United States)

Scan

Save

**POLICY INFORMATION**

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Recognized word(s): 111

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File Create Home Insert Draw Page Layout Formulas Data Review View Automate Add-ins Help DATASNIPPER Foxit PDF iManage Acrobat Power Pivot Comments Share

Import Organize Text Snip Validation Snip Exception Snip Sum Snip Table Snip Comment Markup Delete Snips Document Find all Document DocuMine Embed PDFs is ON Export Convert file to old version Remove OCR Viewer Learn Settings Apps Sign out

B9 : X ✓ fx PREMIUMS • Annual Premium: 1,200 • Monthly Premium (EFT): 100.00 • Grace Period: 30 days

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2		
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4		
5	POLICY INFORMATION • Policy Number: TL-2026-000145 • Policy Form: Level Term Life Insurance • Policy Term: 20 Years • Issue Date: January 15, 2026	
6	POLICY OWNER • Owner Name: John Doe • Date of Birth: January 1, 1970 • Owner Address: 789 Demo Drive, Anytown, 00000 • Underwriting Class: Preferred Non-Smoker	
7	Long-Term Care Rider Benefit • Elimination Period: 60 days • Maximum Benefit Year: 3 years • Daily Benefit Amount: 150	
8	DEATH BENEFIT • Face Amount: 750,000 • Benefit Payment: Lump sum upon receipt of due proof of death	
9	PREMIUMS • Annual Premium: 1,200 • Monthly Premium (EFT): 100.00 • Grace Period: 30 days	
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Sheet1 DataSnipper +

DataSnipper - Document Viewer

You can customize retention for individual documents in the Document Organizer.

Fold... Mock\_Term\_Life\_Policy... Search...

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Company Address: 1234 Main Street, Demotown, 9999  
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Third-party tools shown are examples only. No endorsement implied. All product names are trademarks of their respective owners.

# Use case example (Insurance): Policy Feature Extraction for Validation

- Loading OCR Results into SAS VIYA Data Engine

The screenshot displays the SAS Data Explorer web interface. The browser address bar shows the URL: <https://viya-5x6rozkobh.engage.sas.com/SASDataExplorer/>. The page title is "SAS® Data Explorer - Manage Data".

On the left sidebar, under "Queue (1)", a file named "FastOCR\_Result.txt" is listed as a "Local file".

The main panel shows the configuration for importing "FastOCR\_Result.txt". The "Scanned rows" are set to 20. The "Source encoding" is set to UTF-8. The checkbox "Convert character columns to variable size" is checked. Under "Step 2 - Output File Options", the "Name" is "FastOCR\_Result" and the "Location (library)" is "cas-shared-default/CASUSER(megan.sui)". The "Label" is "Mock Insurance Policy Features" and the "Format" is "sashdat". The "If table name exists" options are "Cancel import" (unselected) and "Replace file" (selected). There is also an unchecked option for "Save as in-memory data only".

Buttons for "Import item" and "Import all" are visible at the top right of the configuration panel. A "Go to data" button is located next to the location field.

# Use case example (Insurance): Policy Feature Extraction for Validation

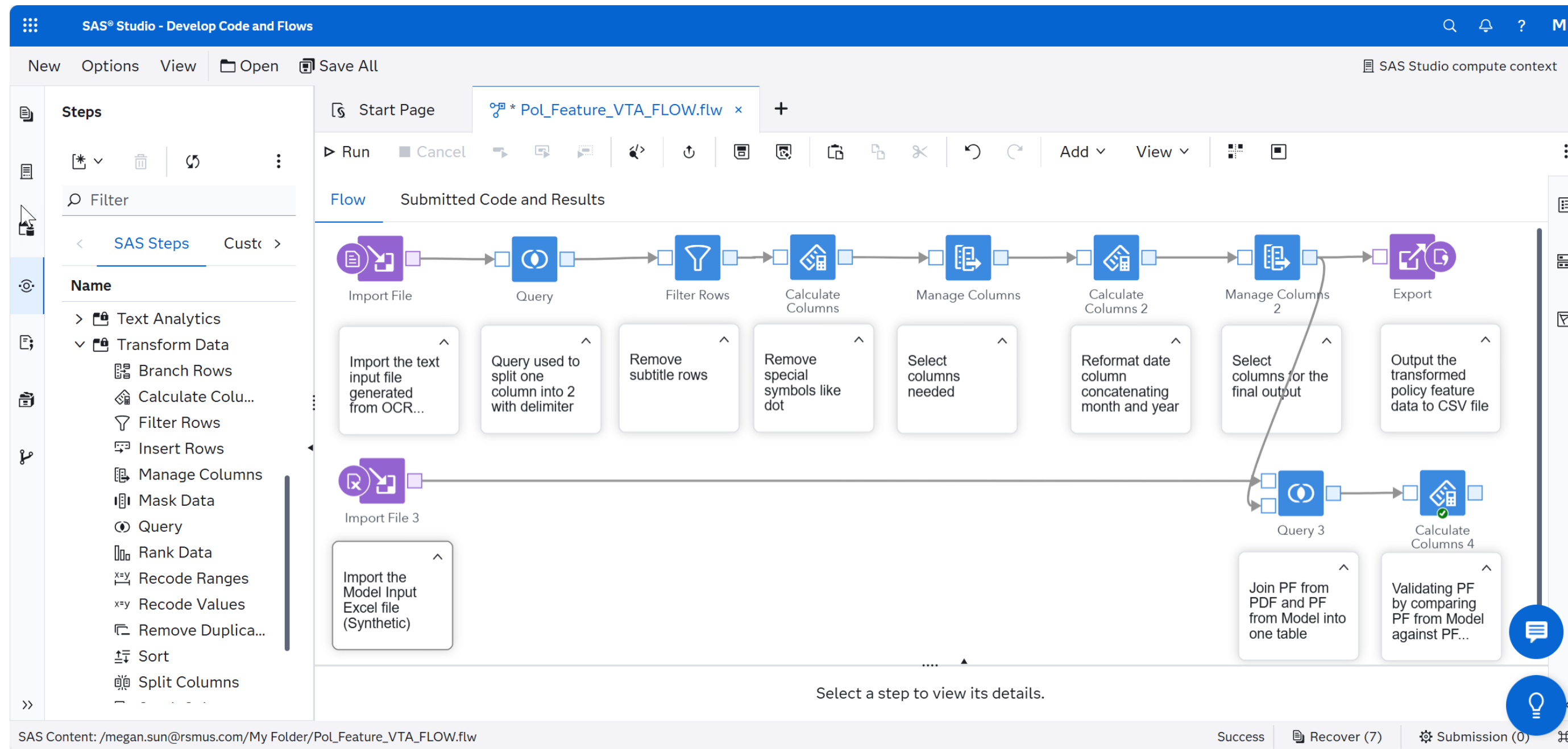
- Semi-structured Policy Feature Data

The screenshot displays the SAS Data Explorer interface. The left sidebar shows a tree view of data sources under 'cas-shared-default', with 'CASUSER(megan.sun@rsmus.com)' selected. The main panel shows a table named 'FASTOCR\_RESULT.sashdat' with 1 column and 11.3 KB size. The 'Sample data' tab is active, displaying 100 sample rows. The data is structured as follows:

Var1
POLICY INFORMATION
• Policy Number: TL-2026-000145
• Policy Form: Level Term Life Insurance
• Policy Term: 20 Years
• Issue Date: January 15, 2026
• Policy Date: January 15, 2026
POLICY OWNER
• Owner Name: John Doe
• Date of Bilth: January 1, 1970
• Owner Address: 789 Demo Drive, Anytown, 00000
• Underwriting Class: Preferred Non-Smoker

# Use case example (Insurance): Policy Feature Extraction for Validation

- SAS VIYA – (Low-code) Flows for Policy Feature Extraction & Validation



# Use case example (Insurance): Policy Feature Extraction for Validation

- Policy Feature Validation Flow Output

SAS Studio - Develop Code and Flows

Start Page | \* Pol\_Feature\_VTA\_FLOW.flw

Submitted Code | Log | Results | Output Data (1)

WORK.\_FLW0009C3D82A0292D11F1\_0\_0\_1

Columns: 4 Rows: 15

Enter expression

#	PF_Matching_IND	Policy_Feature_Name_fromModel	Policy_Feature_Values_fromModel	Policy_Feature_Values_fromPDF
1	Matched			
2	Matched			
3	Not-Matched	Annual Premium	1	\$1
4	Matched	Benefit Payment	Lump sum upon receipt of due proof of death	Lump sum upon receipt of due proof of death
5	Not-Matched	Daily Benefit Amount	150	\$150
6	Matched	Date of Birth	January 1 1970	January 1 1970
7	Matched	Elimination Period	60 days	60 days
8	Matched	Face Amount	\$750 000	\$750 000

SAS Content: /megan.sun@rsmus.com/My Folder/Pol\_Feature\_VTA\_FLOW.flw

Success Recover (7) Submission (0)

# Why SAS Viya?

## Efficiency Gains for Insurers and Banks

End-to-end platform (All in One stack)

Compliance, Governance & Controls

Built for scale

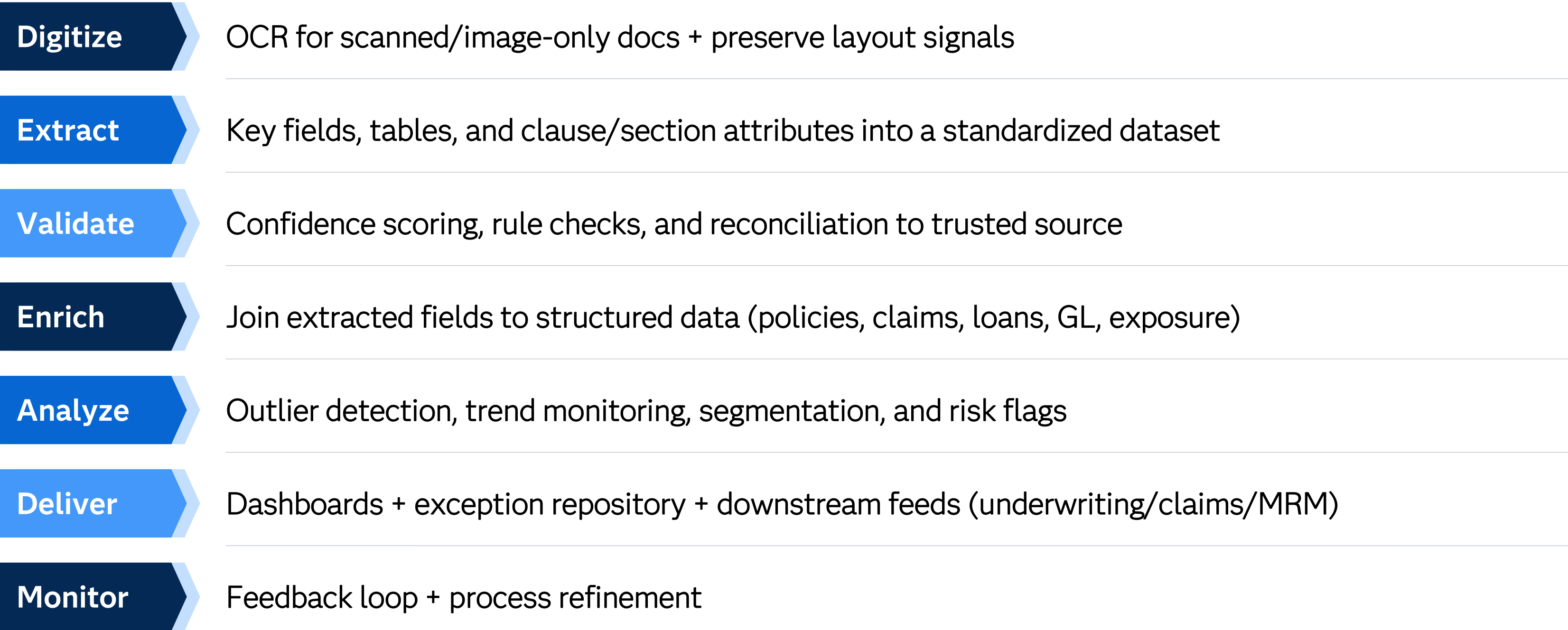
Document intelligence-ready

Production deployment & monitoring

Integration-friendly

# Future state: End-to-end analytics (Documents → Decisions)

Ingest unstructured documents at scale (PDFs, scans, images, emails/portals)



# Future state: Agentic AI layer - Automate workflows + improve extraction quality



Use agents to run multi-step extraction flows end-to-end (ingest → extract → validate → output)

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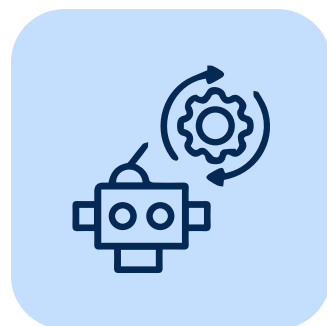
Add retrieval + policy/rule grounding to reduce missed fields and inconsistent labeling

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Automate document triage: classify doc type, select extraction strategy, detect missing pages

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Automate exception handling: low-confidence fields → request human review → re-run with feedback



# Thank you for your time

Questions?

Contact: Megan Sun [megan.sun@rsmus.com](mailto:megan.sun@rsmus.com)

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