

## SAS CLIENT



# Case Study – Fidelidade x SAS Asset & Liability Management

## Client Profile

Fidelidade, Portugal's largest insurance company, with over 200 years of history, serves 3.5 million clients across Europe, Africa, and Latin America through a network of 2,830 agents.

## Challenge

Amid accelerating market shifts and tightening regulations, Fidelidade's legacy financial management systems slowed down analysis and reporting. Manual processes limited the team's agility in responding to risk dynamics and business opportunities.

## SAS Solutions

Fidelidade implemented SAS Asset and Liability Management (ALM), a solution that also falls under the IBSM (Integrated Balance Sheet Management) line that MMI brings to the Indonesian market. The implementation included:

*"This solution strengthens our autonomy in data and reporting, while enhancing our financial projections."*

Hugo Duarte, Capital Planning and Financial Optimization Office Head, Fidelidade.

A risk engine for precise asset cash flow projections

Integrated platform for flexible data configuration and automated reporting.

SAS Visual Analytics for interactive dashboards supporting real-time decision-making

## Results

Stress tests, scenario modeling, and sensitivity analysis can now be run faster and with greater confidence.

Manual effort was significantly reduced, freeing the team to focus on performance optimization and portfolio strategy.

Centralized reporting became a single source of truth across departments.

Financial projections became more accurate and reliable for expansion into new geographies

## Relevance for the Indonesian Market

The challenges Fidelidade faced (legacy systems, manual processes, tightening regulatory pressure) are highly familiar to financial institutions and insurers in Indonesia currently adapting to standards like IFRS 17 and the need for more dynamic risk reporting. This case study is global proof that SAS ALM is not just a compliance tool but an enabler of full digital transformation, aligning with MMI's positioning as an end-to-end partner (sales-presales-delivery) with direct access to specialists with hands-on SAS product and implementation experience for IBSM deployment in Indonesia.