

PRESS RELEASE

Akur8 Welcomes Mr. Takayuki Saito as Senior Advisor in Japan

Paris, France | Tokyo, Japan | Jan 14, 2026

Akur8 announces the appointment of Mr. Takayuki Saito as Senior Advisor. In this role, Mr. Saito will support Akur8's development in Japan and advise insurers on the adoption of transparent, machine-learning-based pricing.

"I am pleased to announce that I have been appointed as a Senior Advisor at Akur8," said Takayuki Saito. "As market dynamics continue to evolve in Japan, I am committed to helping insurers make effective use of Akur8's pricing platform to strengthen their profitability and competitiveness."

According to Mr. Saito, the use of machine learning in pricing is indeed not yet common practice among Japanese insurers. This situation reflects several characteristics of the market, including:

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Mr. Takayuki Saito
Senior Advisor at Akur8

- Low consumer price sensitivity for insurance products
- The central role of the reference pure premiums from GIROJ (General Insurance Rating Organization of Japan) as the basis for company rates
- Limited resources allocated to individual insurance products, as many non-life insurers handle a broad range of products
- Actuarial resource constraints among small and mid-sized insurers
- A still emerging understanding of the benefits of machine learning and advanced analytical techniques

However, in Mr. Saito's view, conditions are evolving. Factors such as rising inflation rates and the ease of comparing insurance premiums online are expected to make consumers more price-sensitive. At the same time, growing societal complexity is increasing the need for insurers to analyze risks accurately and swiftly.

Akur8 shares this vision and has been present in Japan for several years, including the opening of its Tokyo office in 2023. Today, Akur8 supports eight customers in Japan, including leading insurers such as

AXA General Insurance Co., Ltd. and entities of the MS&AD Insurance Group, working closely with local teams and global experts. Mr. Saito's appointment marks an important step in strengthening Akur8's long-term commitment in Japan.

"We are honored to welcome Mr. Saito as Senior Advisor. With his deep understanding of the Japanese insurance market, proven leadership in actuarial and data roles, and strong knowledge of Akur8's solutions, he is exceptionally well placed to advise insurers on their pricing transformation," said Samuel Falmagne, CEO of Akur8.

About Mr. Takayuki Saito

Mr. Saito is a Fellow Member of The Institute of Actuaries of Japan (IAJ) and Representative Partner of TS Asset Management LLC, advising the insurance industry and asset-management sector.

He previously served as an Associate Partner at EY Strategy and Consulting, and held executive leadership roles at Rakuten General Insurance Co., Ltd. and AXA General Insurance Co., Ltd. in Japan.

Mr. Saito also served as Partner of the Actuarial Consulting Team at Deloitte Touche Tohmatsu.

About Akur8

Akur8 is transforming the non-life insurance industry with its innovative suite of pricing and reserving solutions.

Our Next Gen Pricing and Reserving Platform combines cutting-edge technology with actuarial excellence to drive business value, bringing speed, performance, transparency, and reliability to insurers of all sizes.

Akur8 serves 300 customers across 40+ countries, including AXA, Generali, Munich Re, MAPFRE, HDI, Tokio Marine, and MS&AD. Over 3000 actuaries use Akur8 daily to build their pricing models and reserving projections across all lines of business.

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