RiskIntegrity[™] for LDTI

The RiskIntegrity[™] for LDTI solution helps insurance companies address the new Financial Accounting Standards Board (FASB) Long Duration Targeted Improvements (LDTI) requirements. RiskIntegrity for LDTI is part of a comprehensive LDTI solution offered by Moody's Analytics that includes the AXIS[™] actuarial system and AXIS GAAP Link products.

Kick-start your LDTI implementation with a modular, end-to-end solution

Moody's

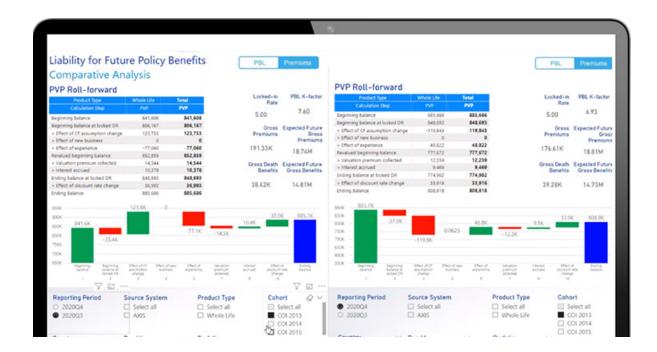
ANALYTICS

	RiskIntegrity [™] for LDTI	KKT/		
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PROJECTS	WORKFLOW	SUBLEDGER	ADVANCED REPORTING	

- » Perform detailed analysis at multiple levels from entity- or cohort-level disclosures, and analyze changes in future policy benefits, policyholder account balances, market risk benefits, and deferred acquisition costs
- » Capture granular input from AXIS actuarial system products and other actuarial modeling tools
- » Visualize and analyze opening and closing reserves to validate LDTI reserves and provide drilldown reporting by entity, portfolio, and cohort
- » Support a collaborative environment for actuaries and accountants to review current period financials and compare against prior submissions
- » Create mapping between your own chart of accounts and the solution's fast, intuitive accounting logic
- » Generate journal entries—first in a soft-posting environment—where you can validate the journal through automated reconciliation rules and visual analysis, to subsequently hard-post the journal in the insurance subledger

- » Visualize drivers of reserve change with granular drill-down (cohort/policy level) and reconciliation between actuarial calculations and account balances using our Actuarial and Accounting dashboards
- » Generate period closure transactions to recognize profit or loss over the period on the insurance subledger level and ensure period end reconciliation between the subledger and your general ledger

Projects > E2E (Sep 30, 2020 - Dec 31, 202	0) > LDTI Cohort Level Data					
LDTI Cohorts						
- Geneth						
Enter your search term						
Code	Portfolio		Country	Business		
COI 2013	COI		us	Transatlantic Ins Co Transatlantic Ins Co		
00/2014	COI		U8			
COX 2015	COI	Edit a LDTI Cohort	U6	Transatlantic Ins Co		
CCX 2016	COI	Cele** C01 2016	us	Transatlantic Ins Co		
COX 2017	COI	Partolo *	05	Transetlantic Ins Co		
COI 2018	COI	- COI -	08	Transatlantic ins Co		
COI 2019	COI	Crurty * US, United States of America +	us	Transatlarriic Ina Co		
COX 2020	COI	barren '	US	Transatlantic ins Co		
YRT 2013	VRT	Transatlantic ins Co -	US	Pacific Bay Mutual Life		
YET 2014	VRT	CANCE, DAVE	us	Pacific Bay Mutual Life		
YRT 2015	YRT		us	Pacific Bay Mutual Life		
YRT 2016	VRT			Pacific Bay Mutual Life		
VRT 2017	VET		us	Pacific Bay Mutual Life		
YRT 2016	VET		us	Pacific Bay Mutual Life		



- » Recognize intercompany transactions, perform eliminations, and present an insurance subledgerlevel consolidated statement preview
- » Verify the consistency, quality, and accessibility of finance and actuarial data (both current and historic) using centralized data storage and data quality management
- » Take advantage of support for all long-duration contracts as specified by ASC 944, including: 1) universal life-type contracts; 2) annuitization, death, or other insurance benefits; 3) investment-type contracts; 4) market risk benefits; 5) variable annuity and variable life insurance separate account structures; and 6) participating life insurance contracts

The RiskIntegrity for LDTI solution difference

- » Seamless integration with our AXIS actuarial system, including built-in data links for other actuarial modeling tools
- » Out-of-the-box reports, chart of accounts, and posting logic and analytical capabilities that help clients address initial LDTI requirements and interpretations, and a commitment to address future updates from the Financial Accounting Standards Board

Reporting Period 202004 202003	~	Deferred Acquisition Costs Point-in-time Analysis									
Country Select all Canada	~	Gross Net Gross DAC Roll-forward									
Source System	~	Product Type	Term Life	Whole Life	Total	11.6M					
Select all		Calculation Step	GDAC	GDAC	GDAC	11.4M		637,4K	_		
AX05		Gross DAC beginning balance	521,998.09	10,242,826.63	10,764,824.72	11.2M				0	11.2M
Run Id		> Gross deferred costs	12,720.50	624,667.69	637,388.19	11.04			-164.5K		
G48320480	~	> Gross DAC amortization	-7,445.07	-157,097.87	-164,542.94	10.0M	10.8M				
648320480		> Gross DAC experience adjustment	0.00	0.00	0.00						
		Gross DAC ending balance	527,273.53	10,710,396.25	11,237,669.78	10.6M -					
						10.4M					
Product Type	~					10.2M					
Select all Term Life						10.0M	Great DAL tegening believes	Gross defensed com	Great SAL amortization	Gross DAC experience	Unding sacance
Whole Life							1	1	1	adjutiment 4	
Porfolio	~	Closing Gross DAC by Product Type			ng Gross DAC by Porfelie			Closing Gross DAC by Cohort			
		Term Life 527.3K		COL				COI 2020			1870.9K
								COI 2019		1552.7	<
	×							COI 2018		1388.0K	
										1317.7K	
Select all COI VRT Cohort Select all COI 2013 COI 2014	ř			COI				COI 2020		136	1552.7) 58.0K 7.7K

» Integration that maximizes the return on your investment in existing actuarial models, accounting systems, and processes that are unified by a robust data dictionary

- » Future-proof technology that is cloud-enabled, highly scalable, modular, and designed to address the demanding data volume and performance requirements of LDTI
- » Our history of delivering high-performance, cloud-based, and award-winning solutions to the insurance industry for CECL, IFRS 9, IFRS 17, Solvency II, and other regulatory regimes



CONTACT US

Find out more information about Moody's Analytics award winning products and solutions.

www.moodysanalytics.com/contact-us

CONTACT DETAILS

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