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

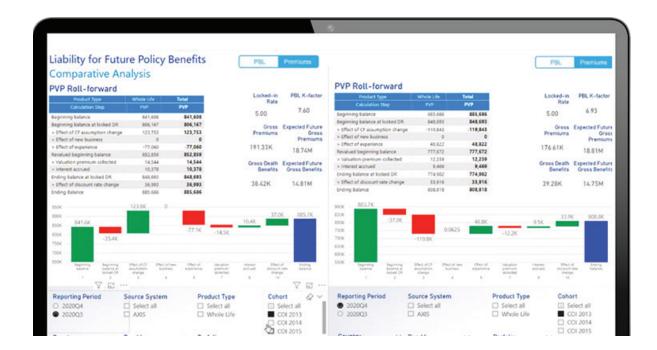
ANALYTICS

		RiskIntegrity [™] for LDTI		
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ADMINISTRATION	PROJECTS	WORKFLOW	SUBLEDGER	ADVANCED REPORTING
User access management and system information	Access and manage all data, settings and results for projects and periods	Define the global workflow and task settings	Access the accounting sub ledger and manage hand postings	Deshboerds and custom reports and charts

- » 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

- » 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

LDTI Cohorts				
wh ir your search term				
ode	Portfolio		Country	Besivess
CK 2013	COI		us	Transatlantic Ins Co
01 201 4	сон		U6	Transetlantic Ins Co
CH 2015	COI	Edit a LDTI Cohort	U6	Transatiantic Ins Co
CI 2016	cos	Colo** CO2 2016	us	Transatlantic Ins Co
DX 2017	COI	Partilio *	U6	Transarlantic Ins Co
CH 2018	COI		U6	Transatlantic Ins Co
CK 2079	CDI	Country - US, United States of America -	us	Transatiantic Ins Co
CH 2020	COI	Terres '	U0	Transetlantic ins Co
RT 2013	VRT	Transatlantic Ins Co -	U0	Pacific Bay Mutual Life
RT 2014	VRT	CANCEL SAVE	us	Pacific Bay Mutual Life
RT 2015	VET		us	Pacific Bay Mutual Life
RT 2016	VRT			Pacific Bay Mutual Life
RT 2017	YRT		us	Pacific Bay Mutual Life
87 2018	VET		us	Pacific Bay Mutual Life



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
- » 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

Reporting Period 2020Q4 2020Q3	~	Deferred Acquisition Costs Point-in-time Analysis									
Country Celect all Canada	~	Gross Net Gross DAC Roll-forward									
Source System Select all AXOS	~	Product Type	Term Life	Whole Life	Total	11.04					
		Calculation Step	GDAC	GDAC	GDAC	11.4M		637.4K	_		11.2M
		Gross DAC beginning balance	521,998.09	10,242,826.63	10,764,824.72	11294			-164.5K	0	11.2M
Run Id	~	 > Gross deferred costs > Gross DAC amortization 	12,720.50	624,667.69 -157.097.87	637,388.19 -164,542.94	11.0M					
648320480		 Gross DAC experience adjustment. 	0.00	0.00	0.00	10.8M	10.8M				
		Gross DAC ending balance	527,273.53	10,710,396.25	11,237,669.78	10.6M					
						10.454					
Product Type	~					10.2M					
Select all						10.0M	State (AC segment	Gross advenue com	Green Del.	Grow DAC	Unding search
Term Life Whole Life							Lafarca .		amoritation	experience adjustment	
Porfolio											
Select all	\sim	Closing Gross DAC by Product	Closing Gro	ng Gross DAC by Porfolio			Closing Gross DAC by Cohort				
COI				COI				CCI 2020		-	1870.9K
VRT VRT		Term Life 527.3K						COI 2020		1552.7	
Cohort	\sim		8					COI 2015		1388.0K	<u> </u>
Select all	- 1							COI 2017		1317.7K	
COI 2013								COI 2016		1249.1K	
COI 2014								COI 2015	1	179.0K	
COI 2016								COI 2014	11	10.1K	



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CONTACT DETAILS

Visit us at moodysanalytics.com or contact us at a location below.

AMERICAS +1.212.553.1653 clientservices@moodys.com EMEA +44.20.7772.5454 clientservices.emea@moodys.com ASIA (EXCLUDING JAPAN) +852.3551.3077 clientservices.asia@moodys.com JAPAN +81.3.5408.4100 clientservices.japan@moodys.com

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