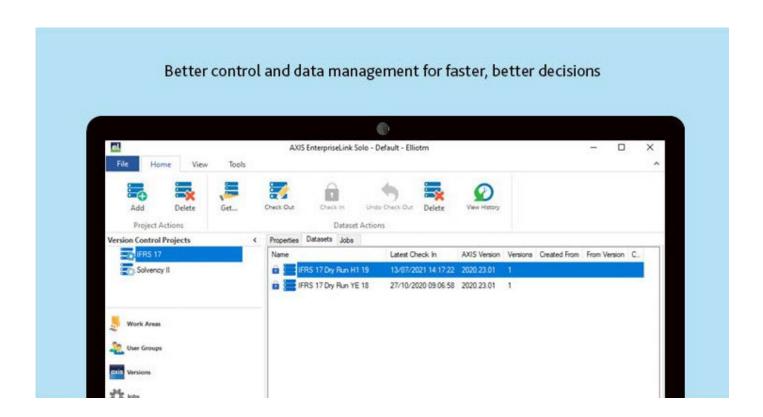


Moody's Analytics AXIS actuarial system is a powerful modeling solution, used by insurers, reinsurers, and consultants for actuarial analysis of life insurance and annuity business. The AXIS actuarial system emphasizes performance, ease of implementation, flexibility, robustness, scalability, and transparency at lower cost of use. It delivers the flexibility to deploy large-scale computing power through an advanced cloud-based delivery platform or installed software. A flexible vendor-maintained actuarial system handles multiple applications such as reserving, asset and liability management (ALM), pricing, financial modeling, capital calculations, hedging, and financial frameworks.

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DEPLOY LARGE-SCALE COMPUTING POWER FOR ACTUARIAL AND FINANCIAL ANALYSIS

- → Project future monthly cash flows from starting liabilities and invested assets, for up to 100 years.
- → Generate current-date valuation results on large seriatim data files for actuarial reserves and financial reporting on multiple bases simultaneously.
- → Evaluate blocks of business using deterministic or stochastic projections of profitability and movements in surplus; evaluate the impact of reinsurance or changes in premiums and other plan values.
- → Benefit from the fully integrated modules for insurance and annuity products, in-force assets, and reinvestment strategies.
- → Collaborate effectively in enterprise modeling environment exploiting built in tools to support model governance, control, and auditability.
- → Integrate with the market leading capabilities of our Scenario Generator.
- → Integrate with our RiskIntegrityTM solution for IFRS 17 for a highly automated end-to-end solution for IFRS 17.
- → Enjoy comprehensive client support included as part of standard product licensing.



ADVANCED MODELING FOR MULTIPLE BUSINESS APPLICATIONS

- → Share software and models across the organization to perform a wide variety of actuarial applications using common assumption and business data.
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- → Fast execution of policy by policy projections.
- → Consistently model liabilities and assets including advanced stochastic modeling.
- → Produce full financial projections with customizable reports, based on in-force business and defined levels of sales of new business.
- Design new products and solutions for life insurance, disability insurance, critical illness, savings products, and annuities quickly adjusting to reach target profitability or other performance metrics.
- → Connect to multiple data sources with integrated interfaces and automate the end-to- end execution of large corporate models with optimal efficiency and total run time performance.
- → Access our extensive list of advanced actuarial modeling functionality.

MOODY'S

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