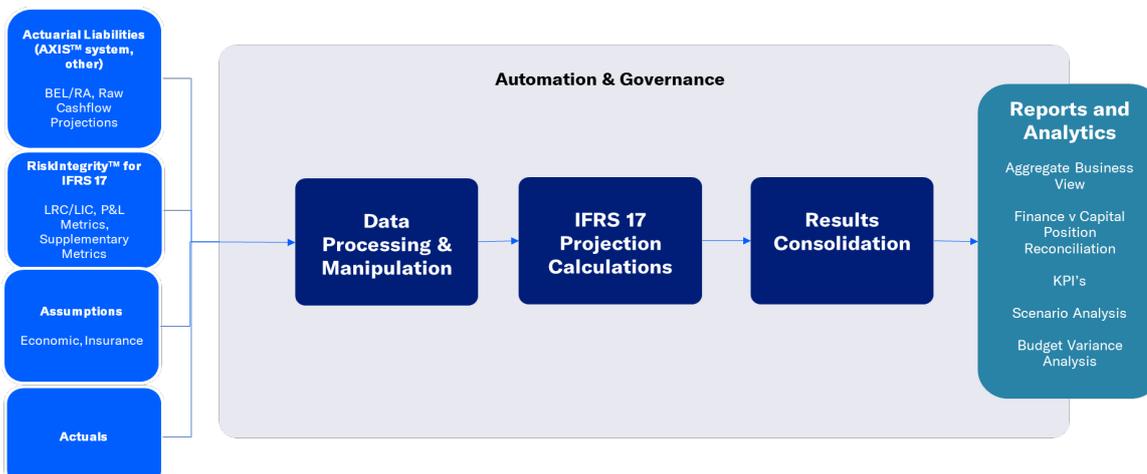


RiskIntegrity™ for IFRS17 Projection Module

Aligning financial planning and analysis (FP&A) with IFRS 17 reporting can be challenging. Manual, spreadsheet-based processes are complex, error-prone, and lack sufficient governance to manage the detailed, consistent calculations that IFRS 17 demands. Achieving consistency across functions can be difficult. For example, firms might need to align liability calculations for hedging or reinsurance strategies with financial reporting to minimize discrepancies in performance metrics. Maintaining strong governance and controls help stakeholders trust the quality of reported information.

The Projection Module is available as an add-on to the RiskIntegrity solution for IFRS 17. The solution transforms insurers' FP&A capabilities by addressing the complexities of IFRS 17 liability forecasting. It replaces manual, spreadsheet-based processes with a cloud-enabled platform that offers automation, robust governance, and an intuitive interface. Fully integrated with the RiskIntegrity™ solution for IFRS 17 and the AXIS™ Actuarial system, it simplifies implementation while offering advanced analytics and forecasting tools. This delivers actionable insights to support better decision-making and financial outcomes for our RiskIntegrity for IFRS 17 customers.



USING RISKINTEGRITY FOR IFRS17 PROJECTION MODULE

The solution helps our customers with strategic planning, stress testing, capital planning, and reporting.



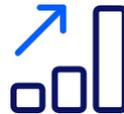
Strategic Planning

Align financial forecasts with strategic business objectives.



Stress Testing

Assess the resilience of your financial institution under adverse conditions.



Capital Planning

Generate the IFRS 17 metrics required for capital planning.



Reporting

Produce better quality and timely reports to align with IFRS 17 reporting requirements.

KEY FEATURES

Business Forecasts, Comparison, and Variance Analysis

- Allow for more frequent analysis and budget validation. Efficiently run and re-process multiple versions of the same projection and compare projections.
- Project in force and new business, providing "what-if" analysis without re-running heavy spreadsheet models.
- Upload future "actual" cash flows to assess budget variance scenarios.

Designed for IFRS 17

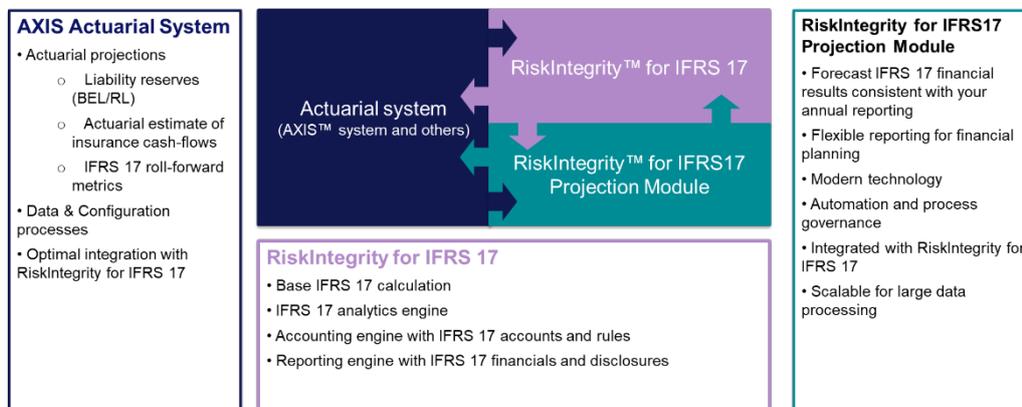
- View and assess entity-level results at an IFRS 17 group level.
- Forecast KPIs and metrics relevant to reporting under IFRS 17, including amortized and unamortized CSM, value of new business, combined ratio, and insurance premiums.

Data Ingestion/Integration and Consolidation

- Seamless integration with the RiskIntegrity solution for IFRS 17 and the AXIS system, allowing for easy system implementation.
- Efficient importing from multiple sources, leveraging work done for IFRS 17 implementation.
- Results consolidation based on your business and reporting structure.

Operationalized Projections

- Remove dependency on spreadsheet models.
- Encryption, back-ups, role-based access controls, and regular security updates.
- Cloud-enabled and designed to manage large volumes of data with automated workflows.



WHY RISKINTEGRITY FOR IFRS17 PROJECTION MODULE?

- **Improved Financial Planning:** Incorporate IFRS 17 into business planning, helping to develop higher-quality financial plans.
- **Enhanced Decision-Making:** Gain actionable insights that support better decision-making across various areas, not just hedging.
- **Increased Efficiency:** Streamline the financial forecasting process, saving time and resources with modern technology, automation, and enhanced process governance.
- **Regulatory Compliance:** Produce FP&A analytics in the context of IFRS 17 reporting requirements.
- **Competitive Advantage:** Stay ahead by leveraging advanced forecasting capabilities.

	2025-12-31 - 2026-12-31	2026-12-31 - 2027-12-31	2027-12-31 - 2028-12-31
Total Net Expenses from Reinsurance Contracts	2,614.94	(978.46)	(5,816.88)
IFRS 17.80(a) INSURANCE SERVICE RESULT	(6,103.68)	1,860.97	13,572.71
INVESTMENT RETURN	(6,841.70)	(11,064.60)	853.55
IFRS 17.87(a) Insurance Finance Income or Expense from Reinsurance Contracts	(4,248.51)	(8,834.88)	(7,086.50)
The effect of time value of money and changes in the time value of money	-	(31.06)	(55.99)
Interest accreted on the carrying amount of the CSM	(3,860.47)	(8,020.77)	(6,952.64)
Interest accreted on present value cash flows	(386.05)	(783.05)	(677.76)
Interest accreted on risk adjustment	-	-	-
Interest accreted on LRC for contracts measured under the PRA	-	-	-
The effect of financial risk and changes in financial risk	(117,723.57)	(2,130.01)	-
Effect of measuring changes in estimates at current rates and adjusting the CSM at rates on initial recognition	-	-	-
Foreign exchange differences on changes in the carrying amount of groups of insurance contracts	17,586.77	22,287.32	(4,206.43)
Changes in fair value of underlying items of direct participating contracts	-	-	-
Effects of risk mitigation option	-	-	-
Total Insurance Finance Income or Expense from Reinsurance Contracts	(104,383.33)	11,332.43	(11,892.82)
IFRS 17.82 Insurance Finance Income or Expense from Reinsurance Contracts	1,273.95	2,799.08	2,590.76
The effect of time value of money and changes in the time value of money	-	144.62	261.64
Interest accreted on the carrying amount of the CSM	1,158.14	2,418.33	2,080.79
Interest accreted on present value cash flows	115.81	236.12	203.33
Interest accreted on risk adjustment	-	-	-
Interest accreted on LRC for contracts measured under the PRA	-	-	-
The effect of financial risk and changes in financial risk	35,208.58	365.88	-
Effect of measuring changes in estimates at current rates and adjusting the CSM at rates on initial recognition	-	-	-
Foreign exchange differences on changes in the carrying amount of groups of reinsurance contracts	(5,855.90)	(7,503.09)	1,282.10
Total Insurance Finance Income or Expense from Reinsurance Contracts	30,625.64	(4,338.03)	3,832.85
NET FINANCIAL RESULT	(81,599.38)	(4,075.39)	(7,206.66)
PROFIT BEFORE TAX	(89,703.06)	(2,209.42)	6,368.27
IFRS 17.88-90 Other Comprehensive Income from Reinsurance Contracts	-	(44.38)	-
The effect of time value of money and changes in the time value of money	-	(44.38)	-
Interest accreted on present value cash flows	-	(44.38)	-
Interest accreted on risk adjustment	-	-	-
The effect of financial risk and changes in financial risk	(896.74)	737.75	-

WHY MOODY'S?

Moody's is a proven leader in IFRS 17 solutions, with extensive experience addressing regulatory requirements and driving business insights. The RiskIntegrity for IFRS17 Projection Module integrates seamlessly with our RiskIntegrity solution for IFRS 17 and the AXIS actuarial system, leveraging shared technologies and data formats to enhance existing investments and implement the system easily. Moody's delivers expert support, deep product knowledge, and industry insights to help customers navigate evolving regulatory landscapes effectively.

MOODY'S

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