

# Financial Forecaster–SS

The Financial Forecaster – SS module provides seriatim forecasts of GAAP, Statutory, and Tax results for Structured Settlement and Immediate Annuity business for profit planning, what-if scenarios, and sensitivity analyses. The forecast results may be input as external liability projections into full ALM projections performed using other model office projection software. Structures module valuation is integrated into projections to improve accuracy of short term forecasts.

## Seriatim Forecast GAAP, Statutory & Tax Results - Structured Settlements & SPIAs

- Project future benefit and expense cash flows, statutory reserves, tax reserves, GAAP reserves, and DAC
- Datasheet view allows for ease of inputting assumptions in bulk in a spreadsheet-like interface
- Projections support multi-threading and can be distributed across all the cores of a single computer used for calculations
- Reserves can be projected monthly, quarterly, and annually
- Projections can include new business assumptions by creating representative blocks that can be applied as new business and adjusted up or down
- Experience Assumptions (separate from Reserve Assumptions) including:
  - Mortality (including improvement and adjustment factors)
  - Expense Assumptions
  - Inflation Assumptions
- Supports multiple sensitivity runs including:
  - Mortality for Structured Settlements
  - Sales levels and mixes for new business
- Handling of benefits and expenses subject to COLA or CPI increases
- Projections Reflect
  - Return of Premium Death Benefit
  - Guaranteed Minimum Death Benefit
  - Accidental Death Benefit
  - Nursing Home Benefit

System allows for policy-by-policy accuracy in projecting timing & amount of future payments, all adjusted for assumed deaths.

