



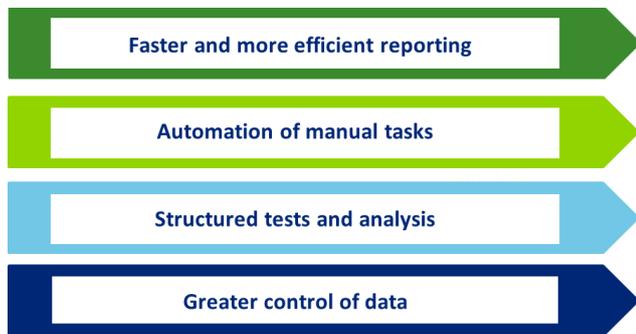
DARA

Shining a spotlight on data quality and analysis

DARA stands for Data and Results Analytics. It is a new service from Deloitte to help life companies assess their valuation data. It is automated, standardised and accessible.

Our vision for an enhanced reporting process

We believe that future state reporting processes will be faster and more efficient, using technology as an enabler to automate manual tasks in a more controlled and better documented way.



Data quality and analysis can be bottlenecks in the reporting process.

Data challenges

There are a number of challenges across the industry:

- ✓ Multiple policy administration systems;
- ✓ Inefficient and inconsistent processes for the creation and validation of model points;
- ✓ Lots of manual checking;
- ✓ Time consuming analysis of results; and
- ✓ Greater regulatory scrutiny on data controls and quality.

We have developed DARA to help companies address these issues.

Introducing DARA

DARA is Deloitte's new cost effective automated analytics service that can help you to:

- ✓ Rapidly assess your data using a series of standardised tests and visualisations;
- ✓ Analyse results; and
- ✓ Gain assurance quickly in a controlled environment.

DARA is designed with flexibility in mind and works with your existing systems and processes.

DARA performs structured tests on your data, producing a dashboard and interactive reports with the ability to drill down into your data.

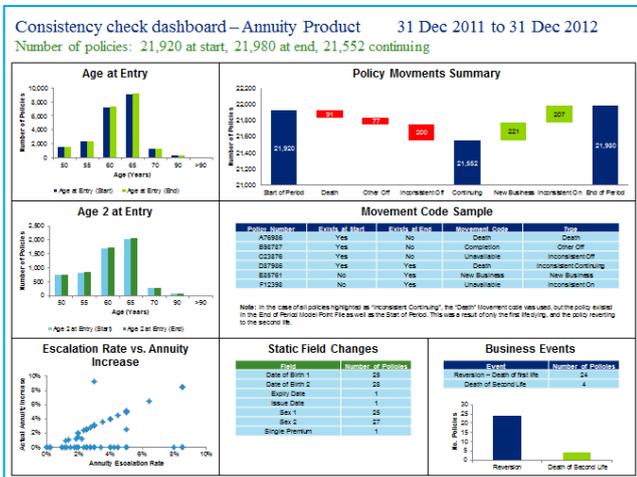
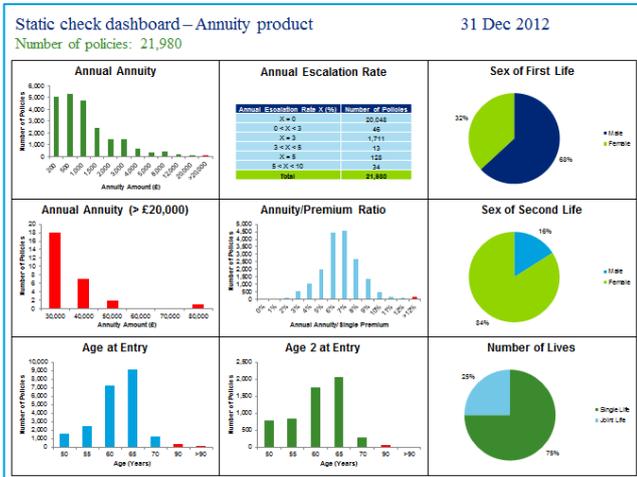
The features of DARA

DARA can be used to help you gain assurance of data quality by applying automated tests to help you answer the following questions:

Question	How DARA helps	Example
Does end of period valuation data appear reasonable?	Applies structured tests and produces diagnostic plots	Highlights cases where age of entry for an annuity is below 55
Has policy data changed appropriately over the inter-valuation period?	Identifies policies with unexpected changes in key field values	Annuity amounts should change in line with policy escalation choice

Product dashboards

DARA produces dashboards for each product group and each category. An illustrative example for annuity business is provided below:



Interactive Reports

The outputs of DARA's automated tests are aggregated in an interactive report, enabling rapid assessment and targeted investigation.

Diagnostics, such as distribution plots and movement waterfalls, are available at the click of a button.

DARA's interactive reports supplement the product dashboards, providing you with information at your fingertips.

Simple process

Due to DARA's flexibility, the implementation process is simple, with no changes to your existing systems or data required. Simply send us your data and receive a dashboard and interactive report in days.

Data requirements by test category

- Transfer** Securely transfer your data to Deloitte
- Process** We process your data
- Report** You receive a dashboard and interactive report on your data and results

Contacts

We would be delighted to talk to you about how DARA could address your needs or demonstrate DARA on a sample set of your data. To find out more, please get in touch.



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