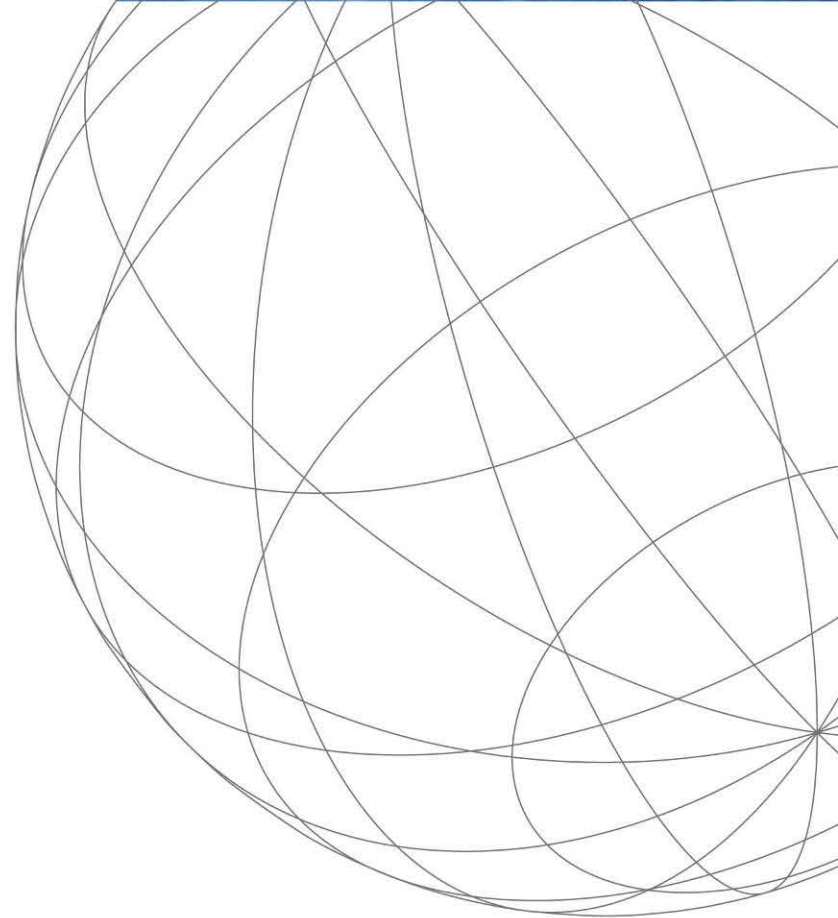

MODULE 7



Life Standards Overview

Agenda

- Overview of Tables



Tables (XTbML)

“Using XTbML to Share Tables”

Overview of XTbML

- Handles information that is tabular in nature
- Examples:
 - Lists
 - Tables (2 dimensional)
 - Multi-Dimensional
 - Mortality Rates
 - Premium Rates
 - Front and Rear End Loads
 - Cash Value Tables
 - Tabular Reserve Rates
 - Commission Rates
 - Targets (Premium, Surrender, Commissions)
 - Fees, Charges, Expenses
- Purpose - Provide a standard means of expressing tabular data in an easily accessible and self-describing structure

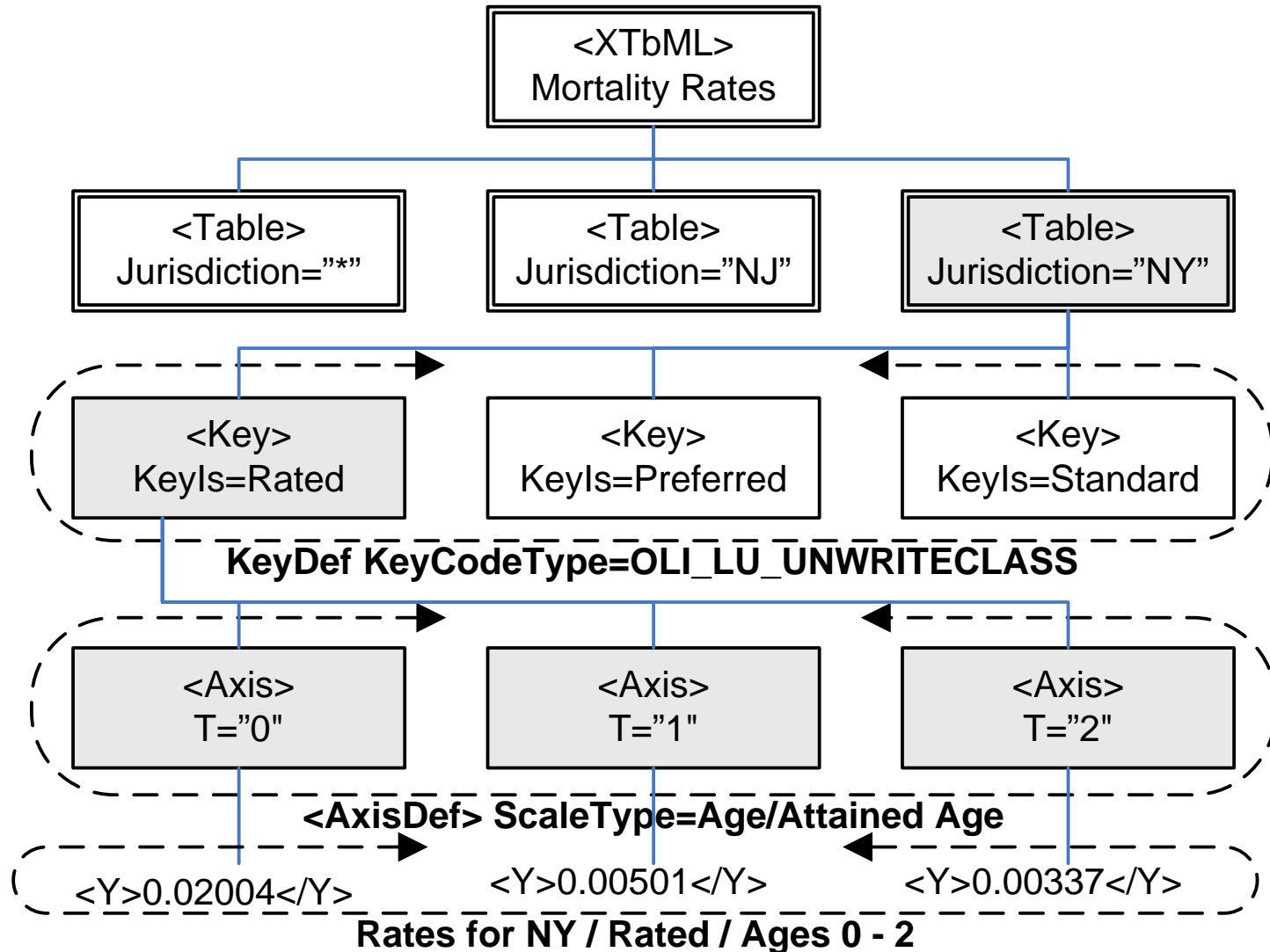
Access to Tables

- Need to be able to navigate tables via any number for potential 'axis'
 - Age
 - Gender
 - Date
 - Status
 - Class
 - Face Amount
 - Premium
 - ... virtually any property in the Life Data model

XTbML Example

- Sample Morality Rate Table
- Rates are Organized by:
 - State
 - Underwriting Class
 - Attained Age

Graphical Example



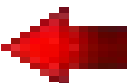
Conceptual view of XTbML

- XTbML is actually a "Super-table."
 - It's a collection of tables that make up one conceptual table.
 - This supports "Select & Ultimate" Tables.
- XTbML Tables are Self-Defining
 - No need to know the structure of a table before using it.
- Can be used standalone
 - e.g. SOA is publishing their mortality and other survey data via XTbML



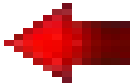
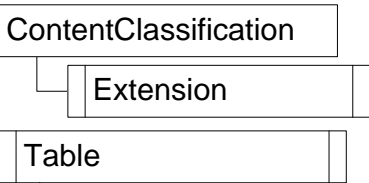
XTbML – Data Model

“XtbML” Aggregate = Logical Table



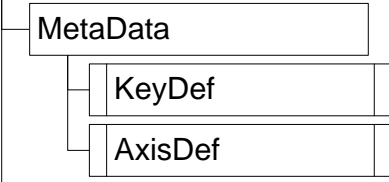
“ContentClassification” Describes Table Values

“Table” Aggregate = Physical Structure



“MetaData” Describes the Dimensions

“KeyDef” used for Non-Numeric & Non-Date Dimensions / “Axis” used for Numeric & Date Dimensions



“Values” Contains the Actual Data

“Y” Aggregate Used to Allow for Arrays

