Oracle Insurance Solvency II Analytics

Release 1.0

User Manual

Version 1.0

March 2012

ORACLE
FINANCIAL SERVICES

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Preface

Intended Audience

Welcome to Release 1.0 of the Oracle Insurance Solvency II Analytics Guide.

This guide is intended for:

- Business User: This user / consumer of the analytics review the information in the report.
- Data Analyst: This user would be involved with cleaning, validation and importing of data into the Oracle Financial Services Download Specification Format. The user ensures that the data is populated in the relevant tables as per the specifications and executes, schedules, and monitors the processing of data.
- System Administrators (SA) who are instrumental in maintaining and executing batches, making the Infrastructure Application secure and operational, and configuring the users and security of Infrastructure.

Related Information Sources

For additional information on Oracle Insurance Solvency II Analytics Release 1.0, refer to the following documents:

- Oracle Insurance Data Warehouse v2.4
- Oracle Insurance Solvency II Analytics - Configuration Note
- DIRECTIVE 2009/138/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II).
- QIS5 Technical Specifications

The first two documents are the business requirement document as provided by the Product Management Group and the later two documents are regulatory documents.

About the Manual

This manual explains the functionality of **Oracle Insurance Solvency II Analytics Release 1.0** in a procedural approach. Insurance Analytics is integrated with multiple modules. The last section of this document consists of references.

Scope of the Guide

The objective of this User Guide is to provide a comprehensive working knowledge on the **Oracle Insurance Solvency II Analytics Release 1.0.** This User Guide is intended to help the user understand the key features and functions of the **Oracle Insurance Solvency II Analytics Release 1.0** and use the solution effectively. This User Guide is not meant to provide guidance on how to install the Oracle Insurance Solvency II Analytics.

Document Conventions

Certain practices have been incorporated into this document, to help you easily navigate through the document. The table given below lists some of the document conventions incorporated into this User Manual:

Conventions	Description
Bold	Screen actions are indicated in Bold.
Italicized	Screen names are Italicized.

Note will appear as shown:

NOTE: This is important.

Prerequisites

This section states the prerequisites that needs to be addressed before you can start viewing the reports. The prerequisites are as follows:

- **Oracle Insurance Solvency II Analytics** solution is deployed and configured.
- Processed data as per Solvency guidelines should be available in the database in the required format for the reports to generate. Refer to section on Data Requirement.
- The user privileges to view and edit reports have to be set by the Administrator.
- Good understanding of business needs and administration responsibilities.
- In-depth working knowledge in Insurance business statistics.

1 Understanding Oracle Insurance Solvency II Analytics

Solvency II is a fundamental review of the capital adequacy for the European Insurance Industry. It aims to establish a revised set of EU-wide capital requirements and risk management standards that will replace the current solvency requirements. The new regime will apply to all insurance firms with gross premium income exceeding €5m or gross technical provisions in excess of €25m. Some insurance firms will be out of scope depending on the amount of premiums they write, the value of technical provision or the type of business written. Solvency II will go live from 1 January 2013. For the majority of insurers who report at calendar year ends, the effective implementation date is 31 December 2013, with de facto lighter interim reporting requirements during 2013.

Solvency II will require insurers to invest in technology solutions to meet regulatory and internal management demands.

The **Oracle Insurance Solvency II Analytics** is categorized into the following sections on the dashboard page:

- Home
- RAPM (Risk Adjusted Performance Measure)
- Capital Adequacy
- Premium
- Life Underwriting Risk
- Health Underwriting Risk
- Non Life Underwriting Risk
- Market Risk
- Counterparty Default Risk
- Operational Risk
- Claims

Configuring or populating data in Insurance Analytics database is the first and foremost important activity to generate reports.

1.1 How to use Oracle Insurance Solvency II

Access the application using the login credentials (URL, login name, and password) provided in the configuration note. The built-in security system ensures that you are permitted to access the screens and actions based on the authorization only. Upon fetching the URL as specified, the following screen is displayed.

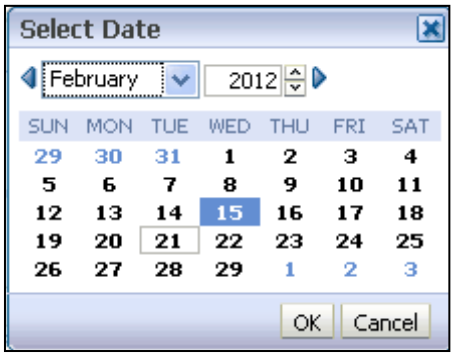
Login Screen

After logging into the application, select the appropriate tab.

The below mentioned fields/filters are common for all tabs in the dashboard. The following parameters are selected and the reports are displayed for informational purposes:

1. Select the entity for which you want to view the report from the **Entity** dropdown.
2. Select the **Date** of execution for the entity selected above for which you want to view the report by clicking the calendar.

   The calendar icon ( ) in the user interface helps you to specify a date in the DD/MM/YYYY format by selecting from the pop-up calendar. You can navigate to the specific month or year by using the arrow buttons or select using the drop down list. When you click on the required date the details are auto updated in the date field.



Select Date/Month/Year from the Calendar

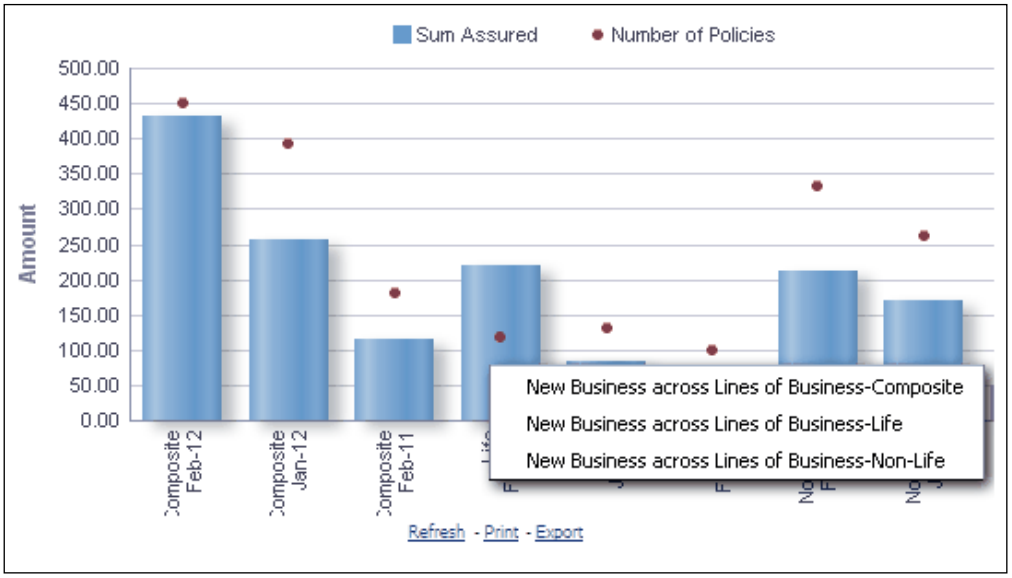
3. Select the Solvency II Run for which you want to view the report from the **Run** dropdown.
4. Click the **Apply** button so as to apply the filters on relevant reports.

Tab Level Filters

NOTE: Once the options are selected in the level filters for one tab, it will not reflect in the other tabs. It either has to be re-selected in other tabs or a default value will be displayed.

While using the reports, few graphs have the drill down feature. For example, in **Premium** tab, click **New Business** graph. It comes up with 3 options:

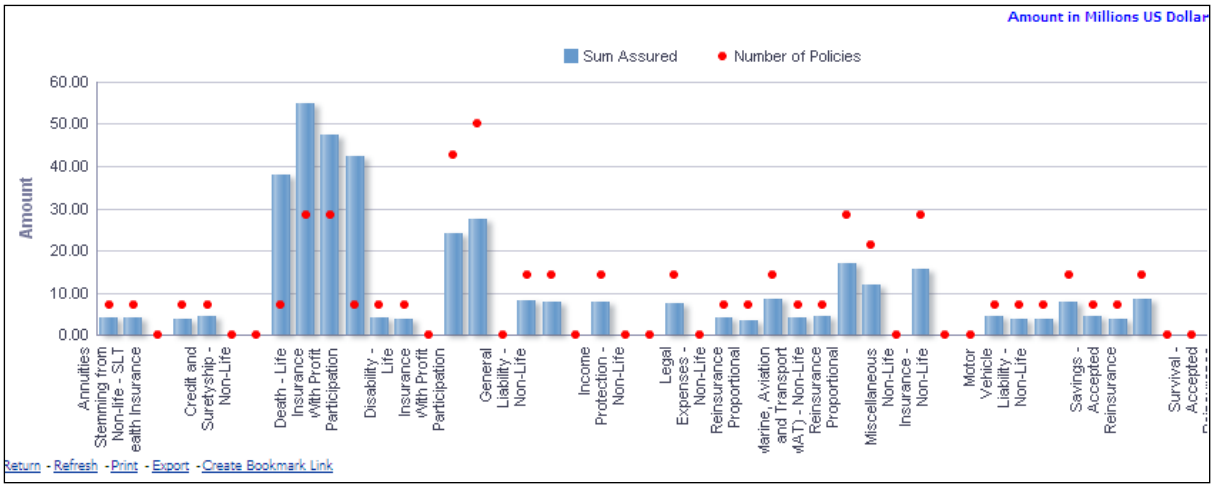
- New Business across Lines of Business – Composite
- New Business across Lines of Business – Life
- New Business across Lines of Business – Non-Life



Drill down options

Select the necessary option to view the drill down report.

For example in the New Business graph, click **New Business across Lines of Business-Composite** option. The below graph appears. The filters selected in the New Business graph are passed on to this drill down report too. Click the graph to view the next level of drill down feature. The drill down feature is explained in detail in the following sections.



Drill Down

Click **Return** to return to the drill down's respective home page. Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF**, **Excel 2003+**, **PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

It also has a **Create Bookmark Link** option, which allows saving the address (URL) of a Web page so that the bookmarked page can be easily re-visited at a later time.

1.2 Home

These reports are for composite business of the entity selected in the dropdown for the **Legal Entity** and business segment as **Composite** as per the information selected in **Run.**

This tab shows the key financial and economic parameters like Capital Requirements, Income from Premium and Claims, Risk Adjusted Performance Measures at entity level.

1. Click the **Home** tab on the Dashboard Page. This is the default page that is displayed with each login.
2. Enter the details in the tab level filters as mentioned above.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking **Apply**, the following graphs or reports are generated:

- Capital Adequacy across Time
- Income across Time
- Risk Materiality Assessment Heat Map
- Economic Capital Reconciliation
- Capital Adequacy
- Risk-Adjusted Performance Measures

- Own Funds
- New Business

1.2.1 Capital Adequacy across Time

In this report the key capital measures are displayed across time. This report facilitates the comparison between required capital and available capital. Available capital is further broken into Tier I, II and III whereas required capital is shown as Solvency Capital Requirement and Minimum Capital Requirement.

The following types and components of capital are reported:

- Solvency Capital Requirement
- Minimum Capital Requirement
- Available Capital
- Solvency Capital Ratio
- Minimum Capital Ratio
- Technical Provisions
- Tier I Capital
- Tier II Capital
- Tier III Capital

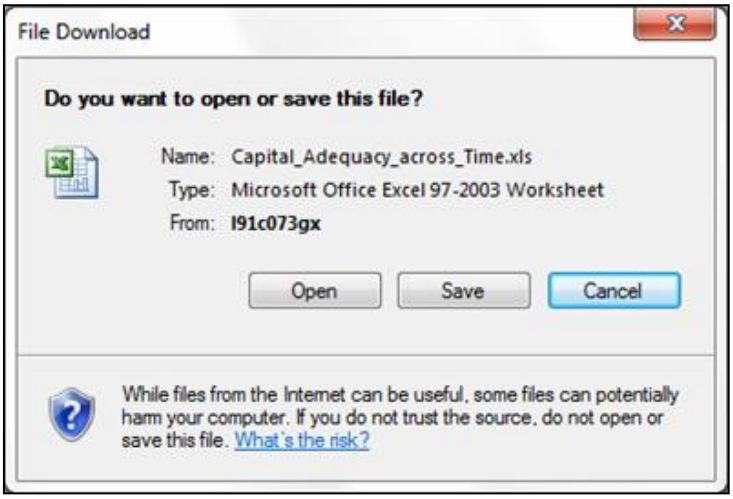
	Feb-12	Jan-12	Feb-11	YoY Change
Capital Type				
SCR	97,969.89	127,215.74	43,553.02	54,416.87
MCR	40,748.41	57,758.88	119,610.14	-78,861.73
Available Capital	73,431.90	73,167.41	71,982.56	-1,449.34
SC Ratio	1.18	1.13	1.01	0.17
MC Ratio	0.70	1.00	0.92	-0.22
Technical Provision	10,829.86	10,536.36	10,643.11	186.76
Tier 1 Capital	17,327.32	15,941.13	18,020.41	-693.09
Tier 2 Capital	30,606.14	29,687.95	28,463.71	2,142.43
Tier 3 Capital	25,498.45	27,538.32	25,498.45	0.00

Capital Adequacy across Time

Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format.

Click **Export** to export the result to a different format such as **PDF**, **Excel 2003+**, **PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

To view the report in an **Excel** format, click **Export >Excel 2003+.** The *File Download* window appears. Click **Open** or **Save** to open the file or save the file respectively.



File Download

1.2.2 Income across Time

This report displays key income statement elements across time. The following values are reported for this purpose. This report is generated for the entity selected in the prompt and for the composite business segment.

- Gross Earned Premium
- Reinsurance Premium
- Net Earned Premium
- Net Investment Return
- Fee & Commission Income
- Net Revenue
- Claims & Benefits Paid
- Claim Recoveries from Re-insurance
- Net Insurance Benefits & Claims
- Change in Policyholders Liabilities
- Other Expenses

- Finance Costs
- Earnings Before Tax
- Earnings Per Share

	Feb-12	Jan-12	Feb-11	YTD	YoY Change
Gross Earned Premium	1,122.19	1,180.30	1,020.87	13,466.26	101.32
Less: Reinsurance Premium	193.70	155.86	137.53	2,324.42	56.18
Net Earned Premium	928.49	1,024.44	883.35	11,141.85	45.14
Net Investment Return	564.81	510.14	541.85	6,777.67	22.96
Fee & Commission Income	315.89	388.87	333.01	3,790.72	-17.12
Net Revenue	**1,809.19**	**1,923.45**	**1,758.21**	**21,710.24**	**50.98**
Claims & Benefits Paid	482.05	519.69	462.97	5,784.65	19.09
Less: Claim Recoveries from Re-insurance	325.03	325.65	352.81	3,900.37	-27.78
Net Insurance Benefits & Claims	**157.02**	**194.04**	**110.15**	**1,884.28**	**46.87**
Change in Policyholders Liabilities	280.49	270.01	298.07	3,365.87	-17.58
Other Expenses	238.08	231.27	285.18	2,856.99	-47.10
Finance Costs	203.45	232.88	233.09	2,441.45	-29.64
Earnings Before Tax	**930.14**	**995.26**	**831.72**	**11,161.66**	**98.42**
Earnings Per Share	**0.00**	**0.00**	**0.00**	**0.01**	**0.00**

Income across Time

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.2.3 Risk Materiality Assessment Heat Map

This report displays the risk materiality assessment for each risk category and its corresponding sub-risk category in the form of a heat map.

Each risk/sub-risk category is reported as a row item in the heat map while the time periods are displayed in columns. Risk materiality is displayed for the following time periods:

- Current month
- Preceding month
- Same month in the preceding year

Risk materiality is assessed based on scores by each organization. For the purpose of configuration a 0-10 scale is used and the risk materiality is categorized as one of the following with the corresponding color code:

- Low (Green) : 0-3 Score
- Medium (Amber) : 4-7 Score
- High (Red) : 8-10 Score

	Feb-12	Jan-12	Feb-11
Risk Category			
⊟ Solvency Capital Risk	Low	Low	High
Adjustments	Low	Low	High
⊟ Basic Solvency Capital Risk	Medium	High	High
Counterparty Default Risk	Medium	Low	High
⊞ Health Underwritting Risk	Medium	High	High
Intangible Asset Risk	Medium	High	High
⊞ Life Underwriting Risk	Low	High	High
⊞ Market Risk	High	Low	Low
⊞ Non-Life Underwriting Risk	Medium	Low	Low
Operational Risk	Low	Low	High

Risk Materiality Assessment Heat Map

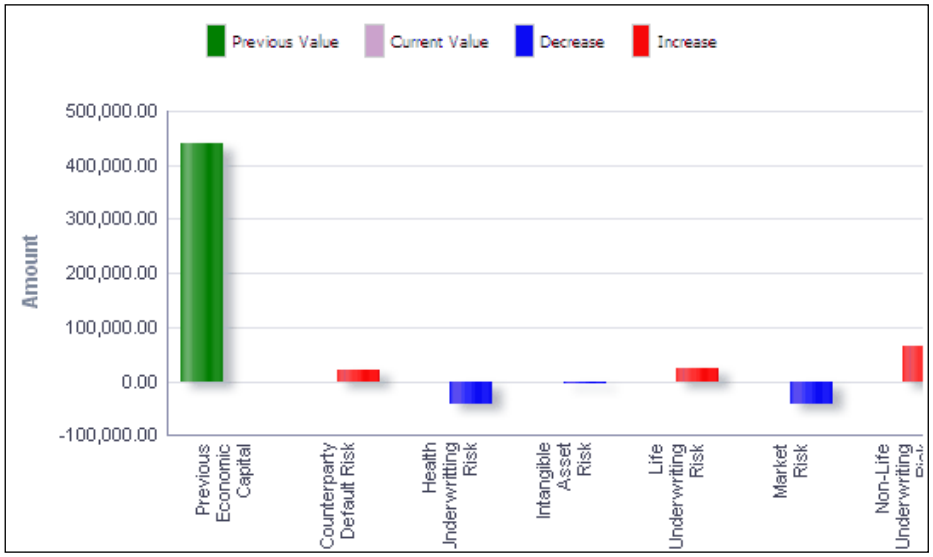
NOTE: This is just an indicative categorization and may have more than 3 levels in practice.

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.2.4 Economic Capital Reconciliation

This report displays the change in the allocated economic capital of each risk category in the current period over the previous period in the form of a waterfall chart. All risk categories including operational risk are displayed.

Total economic capital and economic capital by each risk category is displayed on the x-axis. This begins with the total economic capital across risk categories in the previous year (green), the change in allocated economic capital of each risk category in the current year (increases are marked red, decreases are marked blue) and finally the current value of total economic capital. Amounts are displayed on the y-axis.



Economic Capital Reconciliation

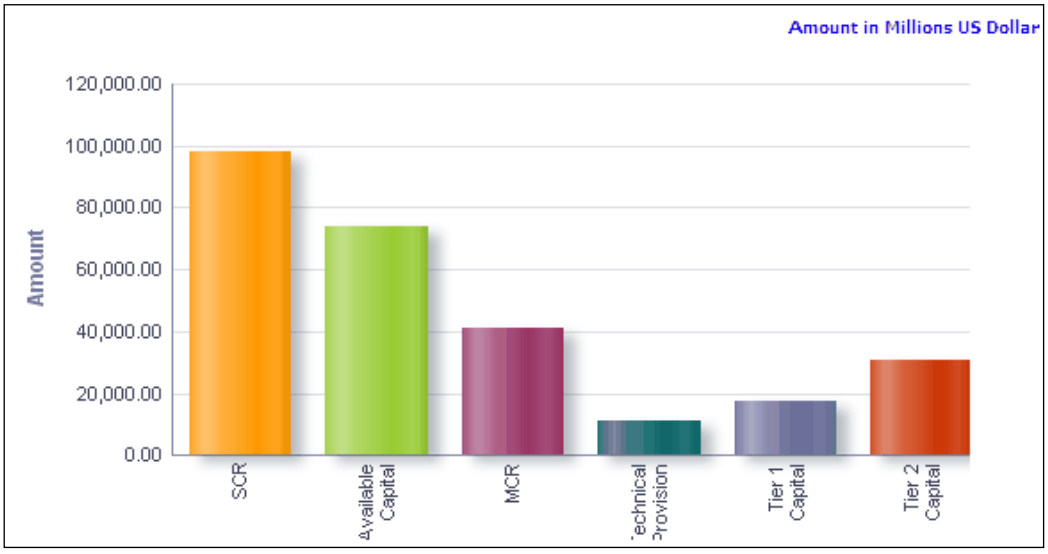
NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.2.5 Capital Adequacy

This report displays the required capital and the various components of available capital in the form of a column chart. The following capital elements are reported as-of-date:

- Minimum Capital Requirement
- Available Capital
- Solvency Capital Requirement
- Technical Provisions
- Tier I Capital
- Tier II Capital
- Tier III Capital

The required capital and components of available capital are displayed on the x-axis while the amounts are displayed on the y-axis.



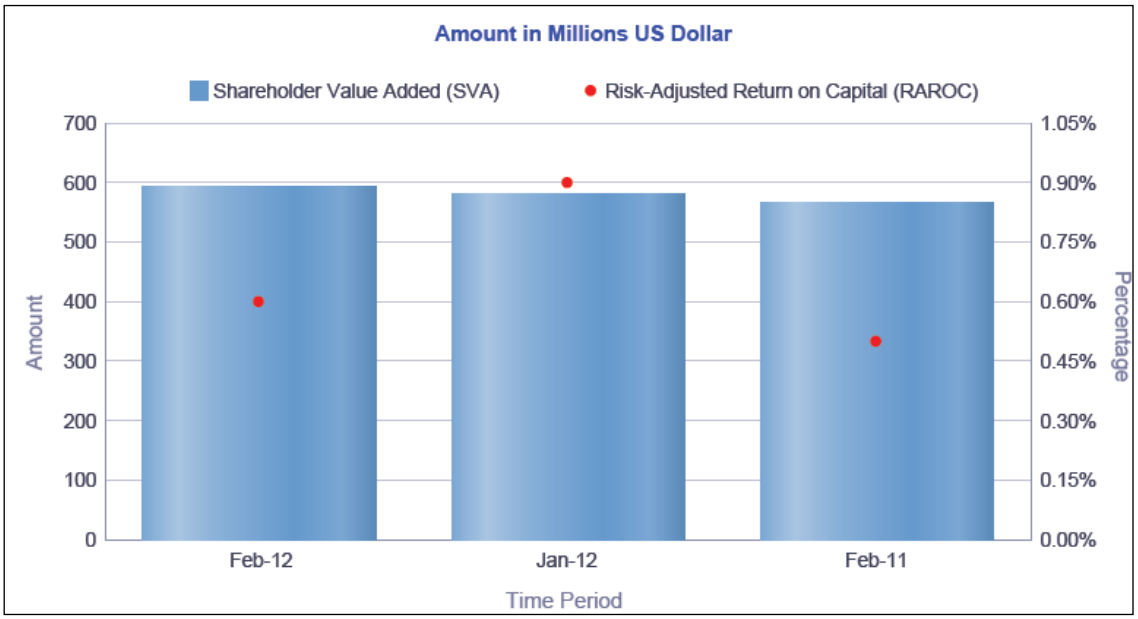
Capital Adequacy

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.2.6 Risk-Adjusted Performance Measures

This report displays Risk-Adjusted Return on Capital (RAROC) and Shareholder Value Added (SVA) across time. It's a combination of line and column chart.

The time periods displayed on the x-axis are Current month, Preceding month and Same month in the preceding year. SVA is displayed on the primary y-axis in the form of a column chart. RAROC is displayed in percentage terms on the secondary y-axis in the form of points.



Risk-Adjusted Performance Measures

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

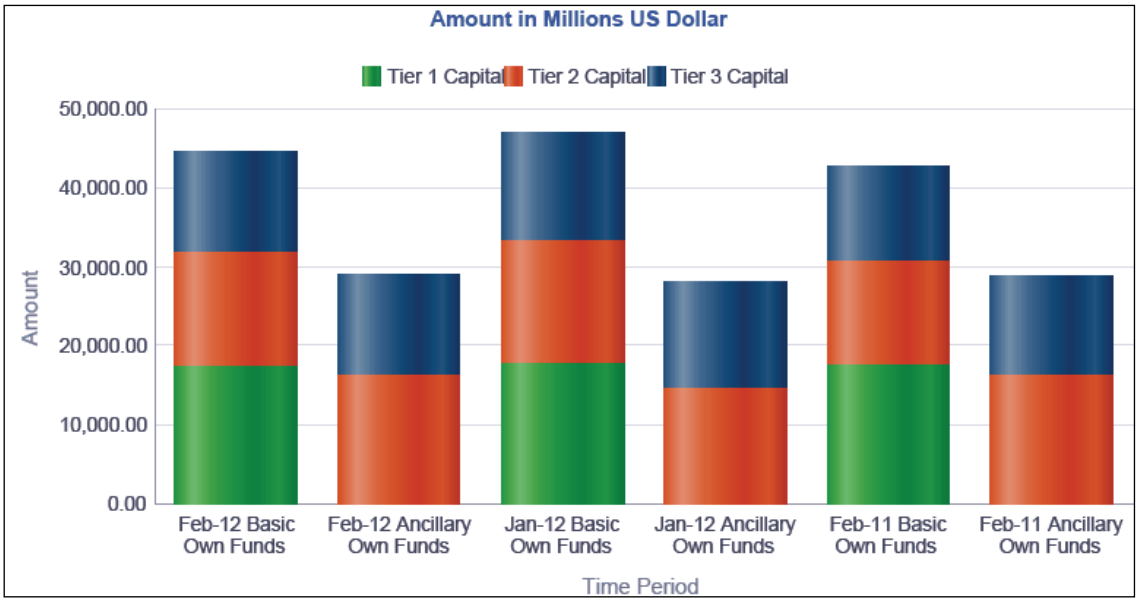
1.2.7 Own Funds

This report displays the different types of own funds across time in the form of a stacked column chart. This report classifies own funds as basic and ancillary and displays the tier classification for each type of own fund across time.

Own fund type and time periods are displayed on the x-axis. The following time periods are displayed:

- Current month
- Preceding month
- Same month in the preceding year

The values for each tier of own funds are displayed on the y-axis.



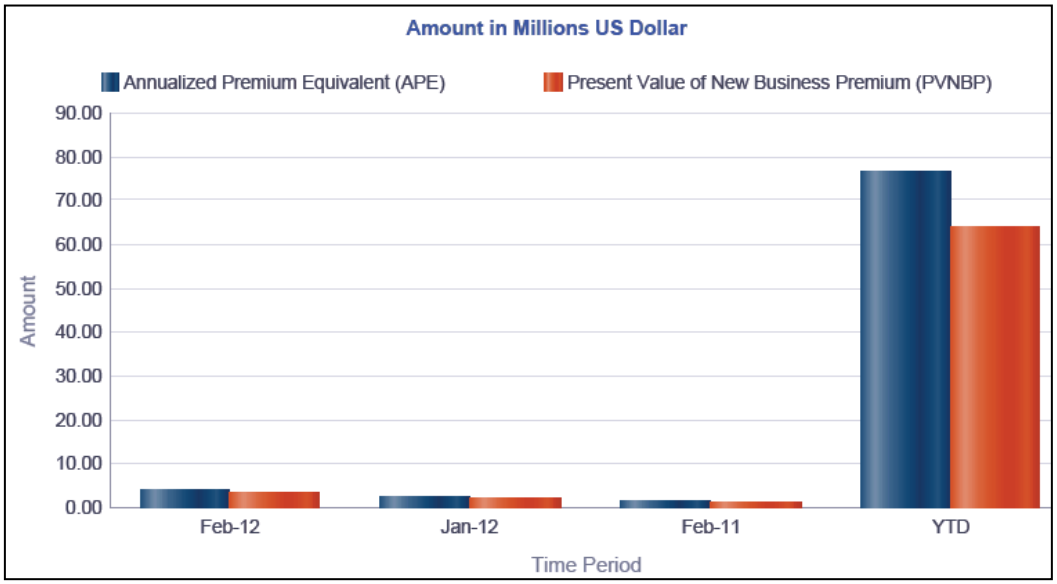
Own Funds

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.2.8 New Business

This report displays the business measures associated with new business across time in the form of column chart.

The time periods displayed on the x-axis are Current month, Preceding month and Same month in the preceding year. The amounts are displayed on the y-axis.



New Business

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.3 RAPM

This tab shows the entities Risk Adjusted Performance Measures namely RAROC, SVA across time, products, business segment and legal entities.

These reports generated are for consolidate business of the entity selected in the dropdown and the business segment as Composite and for the selected **Run.**

1. Click **RAPM** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned above.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking **Apply**, the following graphs or reports are generated:

- RAPM Analysis
- Best & Worst Products by RAROC & SVA
- RAPM Component Analysis – Life
- RAPM Component Analysis - Non-Life
- RAPM Analysis by Legal Entities

1.3.1 RAPM Analysis

This report displays the risk-adjusted performance measured on a composite basis as well as for each business segment across time in a tabular report form. It also displays the month-on-month and year-on-year change in the measures.

The RAROC and SVA for composite, life and non-life business types are displayed as row items. The following are displayed as columns:

- Current month
- Previous month
- Month-on-Month (MoM) change
- Previous year
- Year-on-Year (YoY) change

RAROC
Current Month : Feb-12

Risk-Adjusted Return On Capital	Current Month	Previous Month	MoM Change	Previous Year	YoY change
Composite	1.1000%	0.9000%	22.2222%	1.0000%	10.0000%
Life	1.0000%	0.8000%	25.0000%	1.0000%	0.0000%
Non Life	1.0000%	0.7000%	42.8571%	1.0000%	0.0000%

SVA
Current Month : Feb-12

Amount in Millions US Dollar

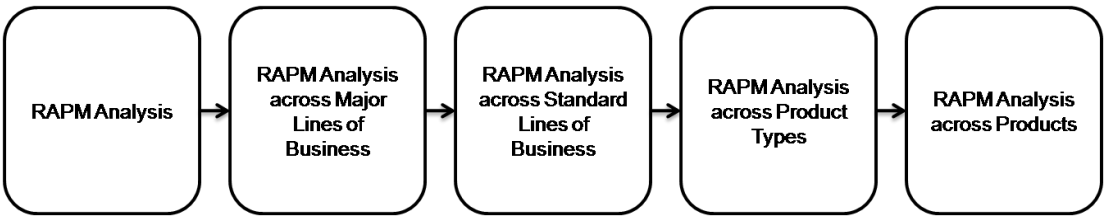
Risk-Adjusted Performance Measure	Current Month	Previous Month	MoM Change	Previous Year	YoY change
Composite	554.89	590.00	-5.9513%	535.11	3.6956%
Life	161.10	162.24	-0.7021%	155.15	3.8354%
Non Life	393.78	427.76	-7.9422%	379.96	3.6384%

RAPM Analysis

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **RAPM** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the RAPM Analysis graph is as indicated below.



Drill down hierarchy of RAPM Analysis

The drill down feature is explained in detail in the following section.

RAPM Analysis across Major Lines of Business

This graph shows the RAPM Analysis in percentage, for the major line of business for the time period, the business segment which was selected in the previous graph - RAPM Analysis.

Click any one of the business segments in the RAPM Analysis chart. The tabular report of **RAPM across Major Lines of Business** is displayed.

Risk-Adjusted Return On Capital	Current Month	Previous Month	MoM Change	Previous Year	YoY change
Accepted reinsurance	0.0100%	0.0080%	25.0000%	0.0080%	25.0000%
Annuities stemming from Non-life	0.0090%	0.0100%	-10.0000%	0.0120%	-25.0000%
Index-linked and unit-linked life insurance	0.0100%	0.0110%	-9.0909%	0.0070%	42.8571%
Life insurance with profit participation	0.0090%	0.0100%	-10.0000%	0.0080%	12.5000%
Other life insurance	0.0120%	0.0080%	50.0000%	0.0090%	33.3333%

RAPM Analysis across Major Lines of Business

RAPM Analysis across Standard Lines of Business

This graph shows the RAPM Analysis in percentage, for the standard line of business for the major Line of business which was selected in the previous graph - RAPM Analysis across Major Lines of Business.

Click any one of the business segment in the RAPM Analysis across Major Lines of Business chart. The tabular report of **RAPM across Standard Lines of Business** is displayed.

Risk-Adjusted Return On Capital		Current Month	Previous Month	MoM Change	Previous Year	YoY change
Accepted reinsurance	Death - Accepted Reinsurance	0.0100%	0.0080%	25.0000%	0.0070%	42.8571%
	Disability - Accepted Reinsurance	0.0100%	0.0080%	25.0000%	0.0100%	0.0000%
	Savings - Accepted Reinsurance	0.0100%	0.0070%	42.8571%	0.0090%	11.1111%
	Survival - Accepted Reinsurance	0.0080%	0.0110%	-27.2727%	0.0100%	-20.0000%

RAPM Analysis across Standard Lines of Business

RAPM Analysis across Product Types

This graph shows the RAPM Analysis in percentage, for the entire product types which comes under the standard line of business which was selected in the previous graph -RAPM Analysis across Standard Lines of Business.

Click any one of the business segments in the RAPM across Standard Lines of Business chart. The graph of **RAPM Analysis across Product Types** is displayed in a tabular format.

Product types under the selected line of business are displayed as row items. The column headers remain unchanged. The selected RAPM value is displayed in each column for each product type.

The selected Line of Business is displayed for informational purposes, in addition to the parameters displayed as part of the RAPM Analysis across Lines of Business report.

Risk-Adjusted Return On Capital	Current Month	Previous Month	MoM Change	Previous Year	YoY change
Endowment	1.0000%	0.7000%	42.8571%	0.8000%	25.0000%

RAPM Analysis across Product Types

RAPM Analysis across Products

This graph shows the RAPM Analysis in percentage, for all the products which comes under the product type which was selected in the previous graph -RAPM Analysis across Product Types.

Click any one of the business segment of the RAPM Analysis across Product Types chart. The graph of **RAPM Analysis across Products** is displayed in a tabular format.

Products under the selected product types are displayed as row items. The column headers remain unchanged. The selected RAPM value is displayed in each column for each product.

The selected Product Type is displayed for informational purposes, in addition to the parameters displayed as part of the RAPM Analysis across Product Types report.

Risk-Adjusted Return On Capital	Current Month	Previous Month	MoM Change	Previous Year	YoY change
Product 3 Disability-Accepted reinsurance	0.9000%	0.8000%	12.5000%	1.2000%	-25.0000%
Product 4 Disability-Accepted reinsurance	0.9000%	1.1000%	-18.1818%	1.2000%	-25.0000%

RAPM Analysis across Products

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.3.2 Best & Worst Products by RAROC and SVA

This consists of two tabular reports displaying the best and worst products by **RAROC** and **SVA** and the % change in the measures from the previous month in the form of a tabular report.

The first tabular report displays the five products having the highest and lowest RAROC as row items. The RAROC value and % change over previous month is reported in columns.

The second tabular report displays the five products having the highest and lowest SVA as row items. The SVA value and % change over previous month is reported in columns.

Products	RAROC	MoM Change
Top 5 Products		
VIDYARTHI-Mediclaim for Students	3.4000%	-8.3333 ▼
Jewellers Block Policy	3.3000%	0.0000 ▲
Machinery Insurance (MI)	3.2000%	-23.0769 ▼
UCO Medi + Care Bima Policy	3.2000%	20.0000 ▲
Cattle / Livestock Insurance	3.1000%	0.0000 ▲
Star National Swasthya Bima Policy	3.1000%	33.3333 ▲
Mediclaim Policy	3.1000%	33.3333 ▲
Fidelity Guarantee Policy	3.1000%	57.1429 ▲
Rajrajeshwari Mahila Kalyan Yojana Policy	3.1000%	-23.0769 ▼
Bottom 5 Products		
Inc Life - Dhanaraksha Plus - SP	0.4000%	-50.0000 ▼
Inc Life - Hospital Cash	0.6000%	100.0000 ▲
Product 4 Disability-Accepted reinsurance	0.6000%	0.0000 ▲
Inc Life - Nidhi Raksha RP	0.6000%	-33.3333 ▼
Product 6 Savings-Accepted reinsurance	0.6000%	-50.0000 ▼

Products	SVA	MoM Change
Top 5 Products		
Missing	1,734.40	1.8781 ▲
Bhagyashree Child Welfare Policy	32.89	-18.2999 ▼
Machinery Insurance (MI)	32.45	5.0415 ▲
Extended Warranty Policy	31.51	-10.5570 ▼
Bankers Indemnity Policy	30.65	14.5129 ▲
Bottom 5 Products		
Inc Life - Group Leave Encashment	4.54	51.4185 ▲
Inc Life - Hospital Cash	4.67	-51.6031 ▼
Inc Life - Smart Scholar	4.71	122.7678 ▲
Inc Life - Flexi Smart Insurance	5.07	-19.9551 ▼
Inc Life - Group Supernnuation	5.47	98.5556 ▲

Best & Worst Products by RAROC and SVA

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different

format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.3.3 RAPM Component Analysis – Life

This displays the various RAPM components across time for Life business in the form of a tabular report.

The RAPM components are displayed as expandable row items. At the first level, all components are grouped as:

- Income
- Expenses
- Provisions
- Allocated Capital

Each of the above except allocated capital is expandable to the individual components.

The time periods displayed as columns include:

- Current month
- Preceding month
- Same month in the preceding year
- Year-to-Date

The values for each component are displayed for the Life business for each time period in the columns.

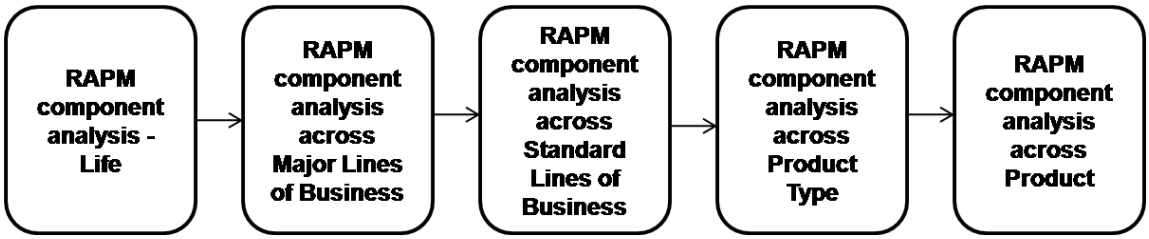
		Feb-12	Jan-12	Feb-11	YTD
Risk-Adjusted Return On Capital					
Income	Investment Income	621.09	625.87	620.59	1,246.96
	Other Income	632.66	626.56	614.78	1,259.22
	Premium Income	617.92	624.17	627.14	1,242.08
Income Total		**1,871.66**	**1,876.6**	**1,862.5**	**3,748.26**
Expenses	Administrative Expenses	404.41	395.89	412.74	800.3
	Claim Expenses	413.71	398.25	411.02	811.96
Expenses Total		**818.12**	**794.14**	**823.76**	**1,612.26**
Provisions	Claim Provisions	79.08	80.83	78.57	159.91
	Impairment Provisions	77.86	83.97	79.43	161.84
	Other Provisions	82.6	79.42	79.21	162.03
Provisions Total		**239.55**	**244.23**	**237.21**	**483.78**
Allocated Capital	Allocated Capital	808.12	784.37	812	1,592.49
Allocated Capital Total		**808.12**	**784.37**	**812**	**1,592.49**

RAPM Component Analysis

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **RAPM Component Analysis - Life** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the RAPM Analysis graph is as indicated below.



Drill down hierarchy of RAPM Component Analysis - Life

The drill down feature is explained in the following sections.

RAPM Component Analysis across Major Lines of Business

This graph shows the RAPM Component Analysis across time period for Life business segment and the component selected in the previous graph -RAPM Component Analysis – Life.

Click any one of the business segments in the RAPM Component Analysis - Life chart. The graph of **RAPM Component across Major Lines of Business** is displayed in a tabular format.

Lines of business for the selected component are displayed as row items. The time periods displayed as columns include:

- Current month
- Preceding month
- Month-on-Month change
- Same month in the preceding year
- Year-on-Year change
- Year-to-Date

The value of the selected RAPM component is displayed in each column for each LOB.

Risk-Adjusted Return On Capital	Current Month	Previous Month	MoM Change	Previous Year	YoY Change	YTD
Accepted reinsurance	90.73	94.32	-3.8072%	93.54	-3.0025%	3343.10
Annuities stemming from Non-life	12.88	11.97	7.6327%	10.06	28.0193%	419.05
Index-linked and unit-linked life insurance	125.41	134.86	-7.0109%	125.61	-0.1582%	4630.50
Life insurance with profit participation	197.71	190.62	3.7195%	197.34	0.1869%	7028.12
Other life insurance	194.35	194.09	0.1321%	194.03	0.1630%	6989.77

RAMP Component Analysis across Major Lines of Business

RAPM Component Analysis across Standard Lines of Business

This graph shows the RAPM Component Analysis across time period for the line of business selected in the previous graph -RAPM Component Analysis across Major Lines of Business.

Click any one of the business segments in the RAPM Component Analysis across Major Lines of Business chart. The graph of **RAPM Component across Standard Lines of Business** is displayed in a tabular format.

Lines of business for the selected component are displayed as row items. The time periods displayed as columns include:

- Current month
- Preceding month
- Month-on-Month change
- Same month in the preceding year
- Year-on-Year change
- Year-to-Date

The value of the selected RAPM component is displayed in each column for each LOB.

Risk-Adjusted Return On Capital		Current Month	Previous Month	MoM Change	Previous Year	YoY Change	YTD
Accepted reinsurance	Death - Accepted Reinsurance	23.38	22.25	5.0840%	24.66	-5.2103%	843.51
	Disability - Accepted Reinsurance	22.23	22.74	-2.2512%	22.11	0.5273%	804.94
	Savings - Accepted Reinsurance	22.84	25.68	-11.0622%	23.94	-4.5640%	869.57
	Survival - Accepted Reinsurance	22.28	23.65	-5.7885%	22.83	-2.3985%	825.07

RAMP Component Analysis across Standard Lines of Business

RAPM Component Analysis across Product Type

This graph shows the RAPM Component Analysis across all product types falling under the standard line of business selected in the previous graph -RAPM Component Analysis across Major Lines of Business.

Click any one of the business segments in the RAPM Component Analysis across Standard Lines of Business chart. The graph of **RAPM Component analysis across Product Type** is displayed in a tabular format.

Product types under the selected line of business are displayed as row items. The column headers remain unchanged from the level 1 drill down report. The value of the selected RAPM component is displayed in each column for each product type.

The selected Line of Business is displayed for informational purposes, in addition to the parameters displayed as part of the **RAPM Component Analysis across Lines of Business** report.

Risk-Adjusted Return On Capital	Current Month	Previous Month	Previous Year	MoM Change	YoY Change
Endowment	23.38	22.25	24.66	5.084	-5.2103

RAPM Component Analysis across product Type

RAPM Component Analysis across Product

This graph shows the RAPM Component Analysis across all products falling under the product type selected in the previous graph -RAPM Component Analysis across Product Type.

Click any one of the business segments in the RAPM Component Analysis across Product Type chart. The graph of **RAPM Component analysis across Product** is displayed in a tabular format.

Products under the selected product types are displayed as row items. The column headers remain unchanged from the level 1 drill down report. The value of the selected RAPM component is displayed in each column for each product.

The selected Product Type is displayed for informational purposes, in addition to the parameters displayed as part of the RAPM Component Analysis across Product Types report.

Risk-Adjusted Return On Capital	Current Month	Previous Month	Previous Year	MoM Change	YoY Change
Product 1 Death-Accepted reinsurance	11.75	11.56	12.79	1.5691%	-8.1988%
Product 2 Death-Accepted reinsurance	11.43	12.74	10.66	-10.2805%	7.2331%

RAPM Component Analysis across Product

NOTE: Click **Refresh** to refresh the results of the current analysis. Click Return to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.3.4 RAPM Component Analysis - Non-Life

This consists of various RAPM components across time for Non-Life business in a tabular report form.

The RAPM components are displayed as expandable row items. At the first level, all components are grouped as:

- Income
- Expenses
- Provisions
- Allocated Capital

Each of the above except allocated capital is expandable to its individual components.

The time periods displayed as columns include:

- Current month
- Preceding month
- Same month in the preceding year

- Year-to-Date

The values for each component are displayed for the Non-Life business for each time period in the columns.

This report is generated for the entity selected in the prompt and for the composite business segment.

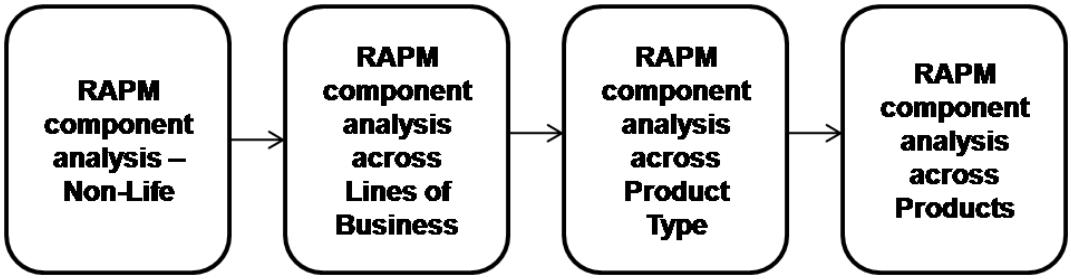
		Feb-12	Jan-12	Feb-11	YTD
Risk-Adjusted Return On Capital					
Income	Investment Income	1,593.8	1,598.81	1,606.01	38,311.32
	Other Income	1,622.22	1,602.22	1,594.12	38,693.36
	Premium Income	1,597	1,593.38	1,594.92	38,284.49
Income Total		**4,813.02**	**4,794.41**	**4,795.04**	**115,289.16**
Expenses	Administrative Expenses	1,032.84	1,033.74	1,028.97	24,799.01
	Claim Expenses	1,041.38	1,040.13	1,048.81	24,978.12
Expenses Total		**2,074.23**	**2,073.87**	**2,077.78**	**49,777.12**
Provisions	Claim Provisions	210.34	207.99	209.57	5,019.95
	Impairment Provisions	203.8	211.91	210.17	4,988.53
	Other Provisions	206.91	210.19	210.97	5,005.18
Provisions Total		**621.05**	**630.09**	**630.71**	**15,013.66**
Allocated Capital	Allocated Capital	2,093.26	2,042.21	2,093.07	49,625.67
Allocated Capital Total		**2,093.26**	**2,042.21**	**2,093.07**	**49,625.67**

RAPM Component Analysis – Non-Life

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **RAPM Component Analysis – Non-Life** has a *drill down feature*, wherein on clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the RAPM Component Analysis – Non-Life graph is as indicated below.



Drill down hierarchy of RAPM Component Analysis - Non-Life

The drill down feature is explained in detail in the following sections.

RAPM Component Analysis across Lines of Business - Non-Life

This graph shows the RAPM Component Analysis for Standard line of businesses for Non Life business segment and the component selected in the previous graph -RAPM Component Analysis - Non Life.

Click any one of the business segments in the RAPM Component Analysis – Non-Life chart. The graph of **RAPM Component across Lines of Business - Non-Life** is displayed in a tabular format.

Lines of business for the selected component are displayed as row items. The time periods displayed as columns include:

- Current month
- Preceding month
- Month-on-Month change
- Same month in the preceding year
- Year-on-Year change
- Year-to-Date

The value of the selected RAPM component is displayed in each column for each LOB.

Risk-Adjusted Return On Capital	Current Month	Previous Month	MoM Change	Previous Year	YoY Change	YTD
Assistance - Non-Life	33.35	32.18	3.6231%	34.99	-4.6834%	1206.25
Assistance - Non-Life Reinsurance Proportional	21.66	21.8	-0.6383%	20.95	3.3903%	772.82
Casualty - Other than Health - Non-Life Reinsurance Non-Proportional	32.35	33.77	-4.2281%	37	-12.5846%	1237.47
Credit and Suretyship - Non-Life	46.28	45.25	2.2805%	46.95	-1.4350%	1661.68
Credit and Suretyship - Non-Life Reinsurance Proportional	61.16	57.01	7.2782%	60.48	1.1326%	2143.82
Fire and Other Damage - Non-Life	130.21	126.22	3.1591%	126.95	2.5643%	4600.59
Fire and Other Damage - Non-Life Reinsurance Proportional	125.99	129.47	-2.6829%	124.59	1.1263%	4560.61
General Liability - Non-Life	60.78	57.54	5.6342%	57.48	5.7488%	2109.54
General Liability - Non-Life Reinsurance Proportional	56.73	55.03	3.0804%	58.57	-3.1455%	2044.02
Health - Non-Life Reinsurance Non-Proportional	44.76	44.49	0.5907%	50.47	-11.3135%	1676.57
Income Protection - Non SLT Health Insurance	11.43	11.83	-3.4316%	11.25	1.5720%	414.12
Income Protection - Non-Life	47.43	48.79	-2.7988%	46.18	2.7094%	1708.77
Income Protection - Non-Life Reinsurance Proportional	46.93	47.75	-1.7179%	47.64	-1.4926%	1707.97
Legal Expenses - Non-Life	45.41	47.79	-4.9694%	48.05	-5.4891%	1695.00
Legal Expenses - Non-Life Reinsurance Proportional	32.57	35.39	-7.9722%	33.48	-2.7239%	1217.36
Marine, Aviation and Transport (MAT) - Non Life Reinsurance Non-Proportional	31.56	34.89	-9.5441%	34.04	-7.2809%	1206.77
Marine, Aviation and Transport (MAT) - Non-Life	45.76	47.9	-4.4843%	46.99	-2.6174%	1687.74
Marine, Aviation and Transport (MAT) - Non-Life Reinsurance Proportional	46.17	45.91	0.5618%	44.02	4.8925%	1633.23
Medical Expenses - Non SLT Health Insurance	23.31	21.71	7.3464%	23.59	-1.1907%	823.23
Medical Expenses - Non-Life	71.07	65.64	8.2646%	67.11	5.8996%	2445.91
Medical Expenses - Non-Life Reinsurance Proportional	81.93	80.21	2.1368%	79.63	2.8833%	2901.29
Miscellaneous Non-Life Insurance - Non-Life	66.64	75.25	-11.4403%	69.64	-4.3112%	2538.46
Miscellaneous Non-Life Insurance - Non-Life Reinsurance Proportional	61.16	59.09	3.4929%	53.16	15.0551%	2080.88
Motor , Other Classes - Non-Life	44.35	43	3.1329%	49.8	-10.9403%	1645.76
Motor , other classes - Non-Life Reinsurance Proportional	44.31	45.94	-5.6062%	44.88	-1.2780%	1633.54

Rows 1 - 25

RAPM Component Analysis across Line of Business – Non-Life

Pagination Option

Icon	Description
	Navigates to the next 25 rows.
	A maximum of 500 rows per page is displayed.
	Navigates to the first 25 rows.
	Navigates to the previous 25 rows.

RAPM Component Analysis across Product Type - Non-Life

This graph shows the RAPM Component Analysis across all Product Types which falls under the Line of Business selected in the previous graph -RAPM Component Analysis across Lines of Business.

Click any one of the business segments in the RAPM Component Analysis across Lines of Business chart. The graph of **RAPM Component Analysis across Lines of Product Type - Non-Life** is displayed in a tabular format.

Product types under the selected line of business are displayed as row items. The column headers remain unchanged from the level 1 drill down report. The value of the selected RAPM component is displayed in each column for each product type.

The selected Line of Business is displayed for informational purposes, in addition to the parameters displayed as part of the RAPM Component Analysis across Lines of Business report.

Risk-Adjusted Return On Capital	Current Month	Previous Month	MoM Change	Previous Year	YoY Change
Commercial Line Insurance	10.75	10.04	7.0324%	10.13	6.1279%
Industrial Line Insurance	12.28	10.49	17.0769%	13	-5.5372%
Personal Line Insurance	10.32	11.65	-11.4226%	11.86	-12.9801%

RAPM Component Analysis across Product Type - Non-Life

RAPM Component Analysis across Product - Non-Life

This graph shows the RAPM Component Analysis across Products which falls under the Product Type selected in the previous graph -RAPM Component Analysis across Product Type.

Click any one of the business segments in the RAPM Component Analysis across Lines of Product Types chart. The graph of **RAPM Component Analysis across Products - Non-Life** is displayed in a tabular format.

Products under the selected product types are displayed as row items. The column headers remain unchanged from the level 1 drill down report. The value of the selected RAPM component is displayed in each column for each product.

The selected Product Type is displayed for informational purposes, in addition to the parameters displayed as part of the RAPM Component Analysis across Product Types report.

Risk-Adjusted Return On Capital	Current Month	Previous Month	Previous Year	MoM Change	YoY Change
Extended Warranty Policy	11.09	10.27	12.63	7.9729%	7.9729%

RAPM Component Analysis across Product - Non-Life

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

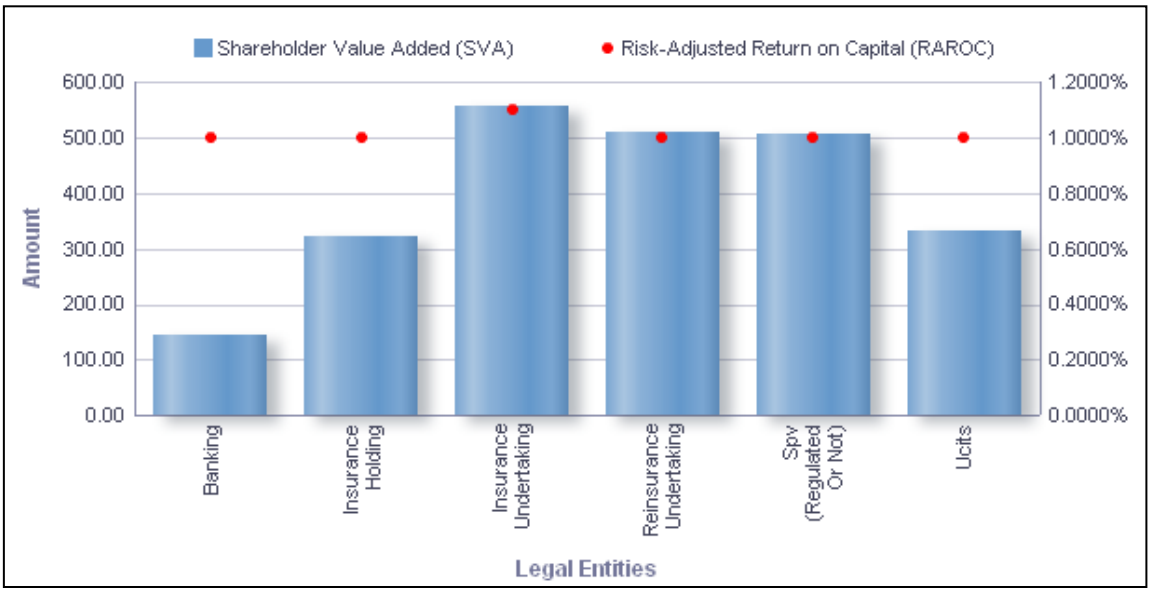
1.3.5 RAPM Analysis by Legal Entities

This report displays the RAPM for each legal entity reporting to the legal entity selected as the page level filter for the current period. It's a combination of a line and column chart.

Legal entities are displayed on the x-axis. The legal entities displayed are the entities which are nodes/leaves of the legal entity selected as part of the page level filter that is, the legal entities reporting to the selected entity. This report will display multiple legal entities in case of a composite Run. In case of Solo Run it displays only the selected legal entity.

SVA is displayed on the primary y-axis in the form of a column chart. RAROC is displayed in percentage terms on the secondary y-axis in the form of point.

This report is generated for all the entities belonging to the group, of which the entity selected in prompt is the lead entity.



RAPM Analysis by Legal Entities

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.4 Capital Adequacy

This tab shows the Capital Requirements information elements like SCR, MCR, Solvency Capital Requirements, Minimum Capital Requirements, Capital Composition and the breakup of the Requirements across business segments, entities, and different scenarios.

1. Click the **Capital Adequacy** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned previously.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking Apply, the following graphs or reports are generated:

- Consolidated Capital Adequacy
- Break-Up of Solvency Capital Requirement
- Capital Composition Analysis
- Capital Adequacy under Stress Scenario
- Capital Adequacy by Legal Entities
- Capital Ratio Trend
- SCR (Solvency Capital Requirement) Projections across Scenarios

1.4.1 Consolidated Capital Adequacy

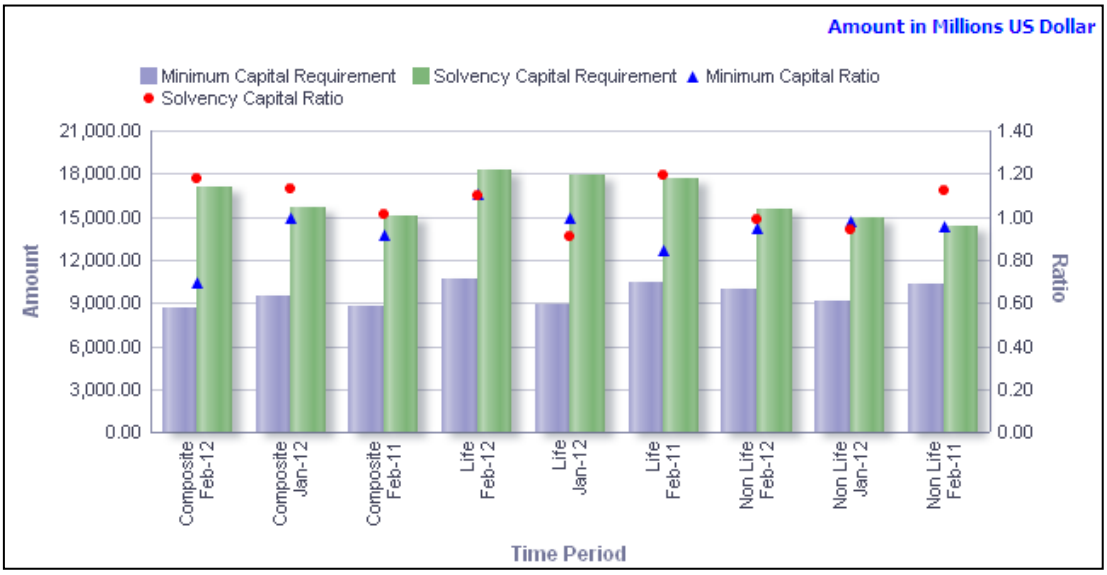
This report displays the capital elements across business segments and time in a graphical chart form. The report is a combination of line and column chart.

Time periods and business types are displayed on the x-axis. The Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year

The Minimum and Solvency Capital Requirement are displayed as columns on the primary y-axis. The Minimum and Solvency Capital Ratios are displayed in the form of points.

This report is generated for the entity selected in the prompt and for the composite business segment.



Consolidated Capital Adequacy

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.4.2 Break-Up of Solvency Capital Requirement

This report displays the components of the SCR across business types and time in a column chart form.

The components include:

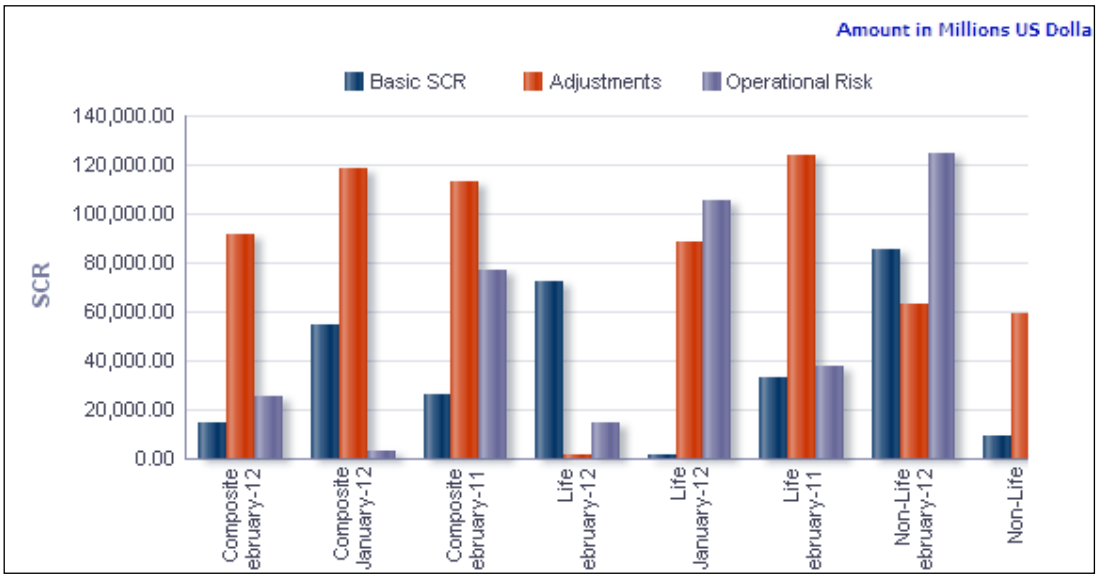
- Basic SCR
- Adjustments
- Operational Risk

The Time periods and business types are displayed on the x-axis. The Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year

SCR components are displayed on the y-axis as columns.

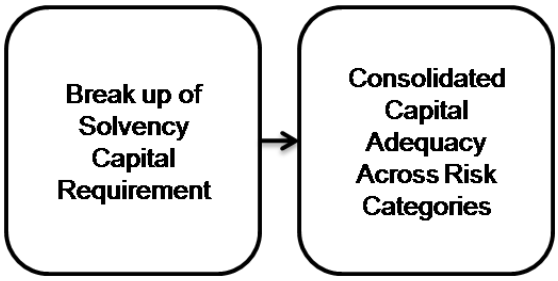
This report is generated for the entity selected in the prompt and for the composite business segment.



Break Up of Solvency Capital Requirement

The **Breakup of Solvency Capital requirement** has a *drill down feature*, wherein by clicking the Basic Solvency Capital Requirement bar of any segments in the Chart, a computational breakdown of that segment is provided. For others namely Operational risk and adjustments drill down facility is not shown.

The navigation flow of the drill down feature from the Break up of Solvency Capital Requirement graph is as indicated below.



Drill down hierarchy of Breakup of Solvency Capital Requirement

The drill down feature is explained in detail in the following sections.

Consolidated Capital Adequacy across Risk Categories

This graph shows the Capital Adequacy information elements namely Gross Solvency Capital Requirement, Net Solvency Capital Requirement, Gross Solvency Capital Ratio, Net Solvency Capital Ratio for all the risk categories under Basic SCR for the business segment and the time period selected in the previous graph - Break-Up of Solvency Capital Requirement.

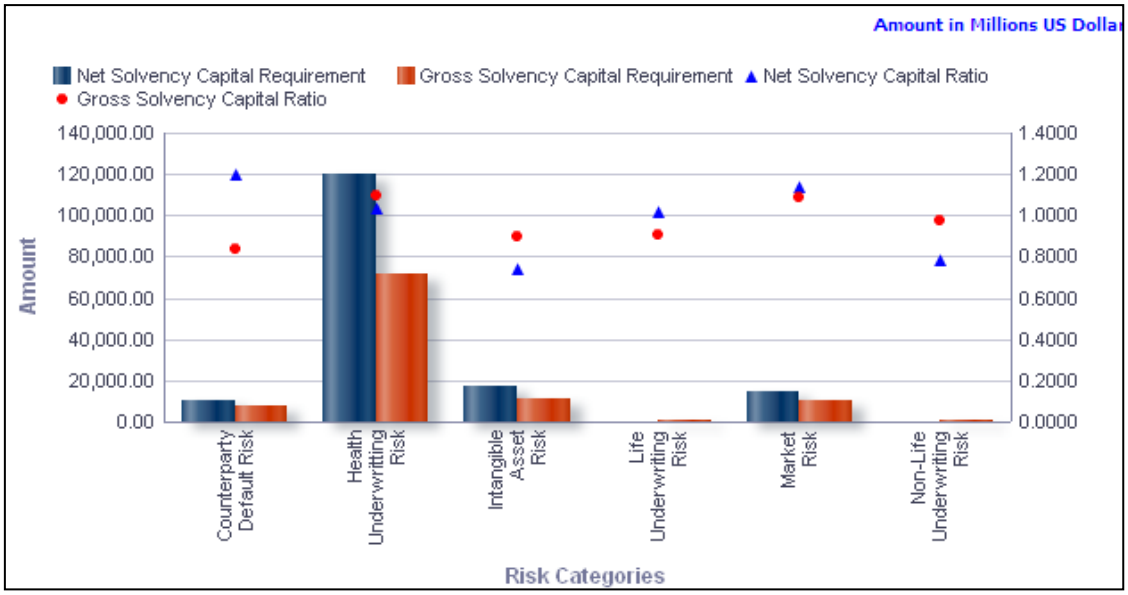
Click any one of the segments in the Breakup of Solvency Capital Requirement chart. The graph of **Consolidated Capital Adequacy across Risk Categories** is displayed in a graph format. The graph is a combination of line and column chart.

NOTE: This drill down is available only by clicking the component Basic SCR

Risk categories for the Basic SCR are displayed on the x-axis. These include:

- Market Risk
- Counterparty Default Risk
- Life Underwriting Risk
- Health Underwriting Risk
- Non-Life Underwriting Risk
- Intangible Asset Risk

Amounts for Net Solvency Capital Requirement and Gross Solvency Capital Requirement are displayed as columns on the primary y-axis. Net Solvency Capital Ratio and Gross Solvency Capital Ratio are displayed in the form of a line chart on the secondary y-axis where only points are displayed.



Consolidated Capital Adequacy across Risk Categories

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

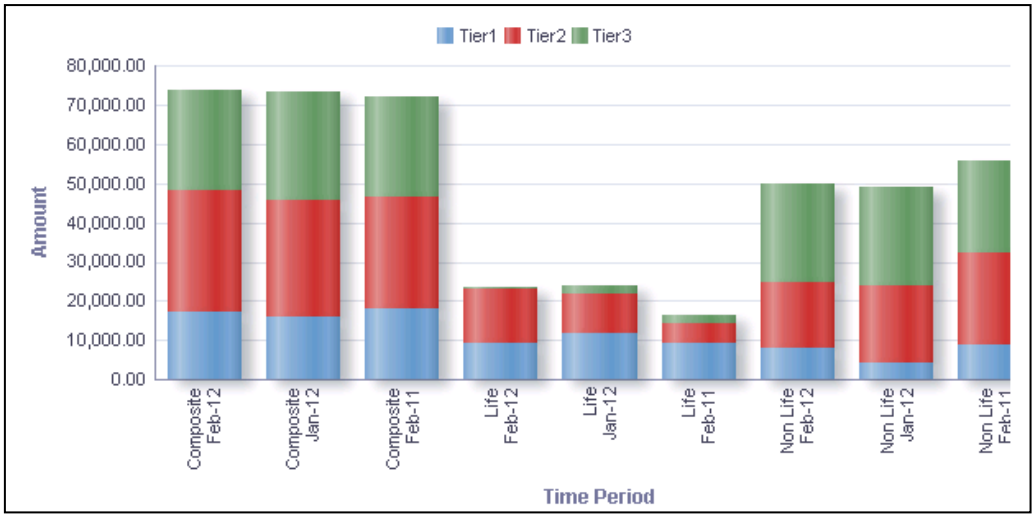
1.4.3 Capital Composition Analysis

This report displays the break-up of available capital as Tier I, Tier II and Tier III across business types and time in the form of a stacked column chart.

Time periods and business types are displayed on the x-axis. Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year

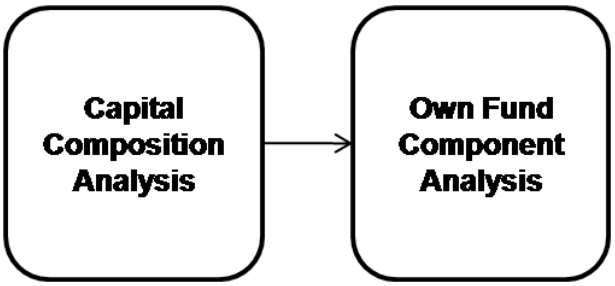
Amounts for each type of available capital are displayed on the y-axis as stacked columns.



Capital Composition Analysis

The **Capital Composition Analysis** has a *drill down feature*, wherein by clicking any one of the segments in the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital Composition Analysis graph is as indicated below.



Drill down hierarchy of Capital Composition Analysis

The drill down feature is explained in detail in the following sections.

Own Fund Component Analysis

This graph shows the Capital Adequacy amounts for Tier 1, Tier II, and Tier III own fund types and their components for each time period for the business segment selected in the previous graph - capital composition report.

Click any one of the segments in the Capital Composition Analysis chart. The tabular report of **Own Fund Component Analysis** is displayed.

The following details are reported:

- Component Name
- Own Fund Type
- Tier

Values are reported for each time period including the YTD value.

			Amount			
			FEBRUARY-2011	FEBRUARY-2012	JANUARY-2012	YTD
Component Name	Own Fund Type	Tier				
Ancillary own funds - Preference shares	Ancillary own funds	Tier2	4354.91	4443.79	3999.41	8443.19
		Tier3	4263.98	4634.76	4171.29	8806.05
Ancillary own funds - Surbordinate Liabilities	Ancillary own funds	Tier2	4791.62	4520.40	4068.36	8588.76
		Tier3	5297.69	5193.81	5038.00	10231.81
Basic Own Funds - Preference Shares	Basic Own Funds	Tier1	4371.38	4203.25	3824.96	8028.20
		Tier2	5108.75	4819.57	4434.01	9253.58
		Tier3	4059.32	4510.35	4871.18	9381.53
Basic Own Funds - Surbordinate Liabilities	Basic Own Funds	Tier1	4494.19	4633.18	4355.19	8988.38
		Tier2	3762.85	4135.00	4507.15	8642.15
		Tier3	5019.81	5019.81	5521.79	10541.60
Letters of credit and guarantees other than under Article 96 (2)	Ancillary own funds	Tier2	1249.67	1373.26	1235.94	2609.20
		Tier3	1309.97	1393.58	1268.16	2661.74
Letters of credit and guarantees under Article 96(2)	Ancillary own funds	Tier2	1831.19	1813.06	1649.88	3462.94
Minority Interests (For Consolidated Reporting Only)	Basic Own Funds	Tier1	621.19	609.01	651.64	1260.64
		Tier2	829.13	872.76	890.22	1762.98
		Tier3	870.98	879.78	862.19	1741.97
Ordinary share capital	Basic Own Funds	Tier1	1424.99	1357.13	1289.28	2646.41
		Tier2	1738.17	1810.59	1901.12	3711.71
Ordinary share capital callable on demand	Ancillary own funds	Tier2	671.76	699.75	762.73	1462.48
Other Ancillary Own Funds	Ancillary own funds	Tier2	970.12	915.21	832.84	1748.05
		Tier3	718.92	653.57	673.17	1326.74
Other Basic Fund Items not Specified	Basic Own Funds	Tier1	548.51	532.53	511.23	1043.76
		Tier2	906.78	831.91	757.04	1588.94
		Tier3	612.55	577.88	572.10	1149.98
Other Reserves	Basic Own Funds	Tier1	1892.71	1768.89	1680.44	3449.33

Rows 1 - 25

Own Fund Component Analysis

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

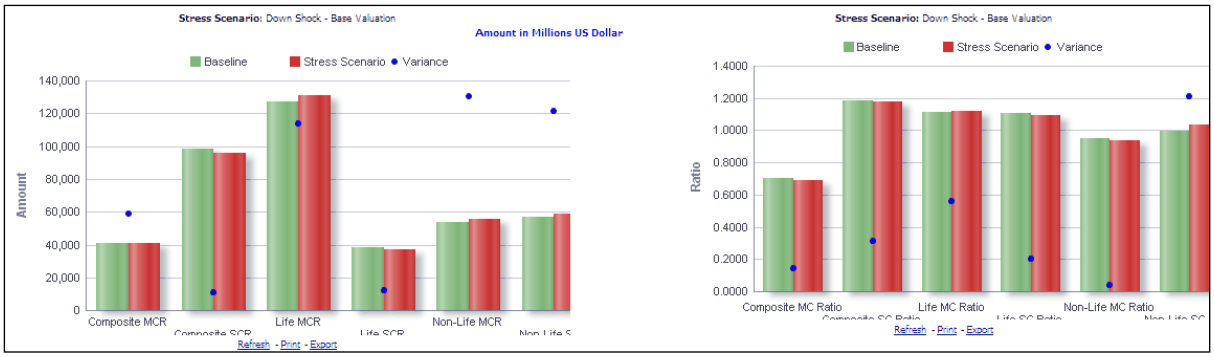
1.4.4 Capital Adequacy under Stress Scenario

This consists of two graphical reports comparing the baseline and stress capital values. It's a combination of line and column chart.

A given legal entity may have multiple Stress Ratios. Select the **Stress Ratio** from the drop down list and click **Apply**. Click **Reset** to change the selection.

The Capital Requirement displays the MCR (Minimum Capital Requirement) and SCR (Solvency Capital Requirement) across business types for the current period on the x-axis. The values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points.

Similarly the Capital Ratio chart displays the MC Ratio and SC Ratio across business types for the current period on the x-axis. The ratios under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points.

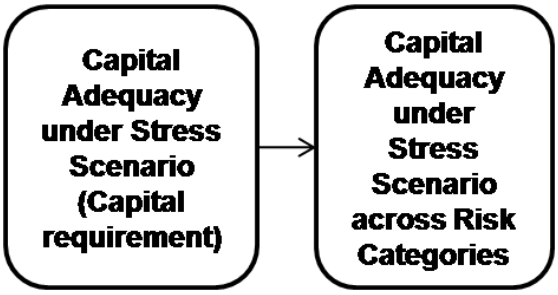


Capital Adequacy under Stress Scenario

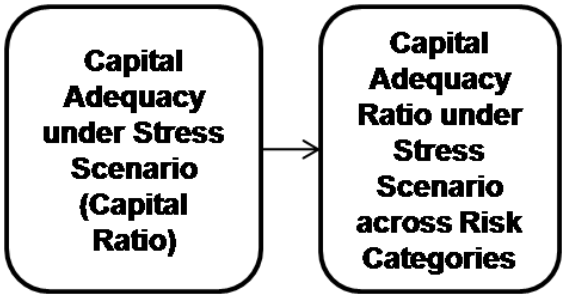
The **Capital Adequacy under Stress Scenario** has a *drill down feature*, wherein by clicking any one of the segments in the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital Adequacy under Stress Scenario graph is as indicated below.

The drill down is divided into two sections, Capital Requirement and Capital Ratio.



Drill down hierarchy of Capital Adequacy under Stress Scenario (Capital Requirement)



Drill down Hierarchy of Capital Adequacy under Stress Scenario (Capital Ratio)

The drill down feature is explained in detail in the following sections.

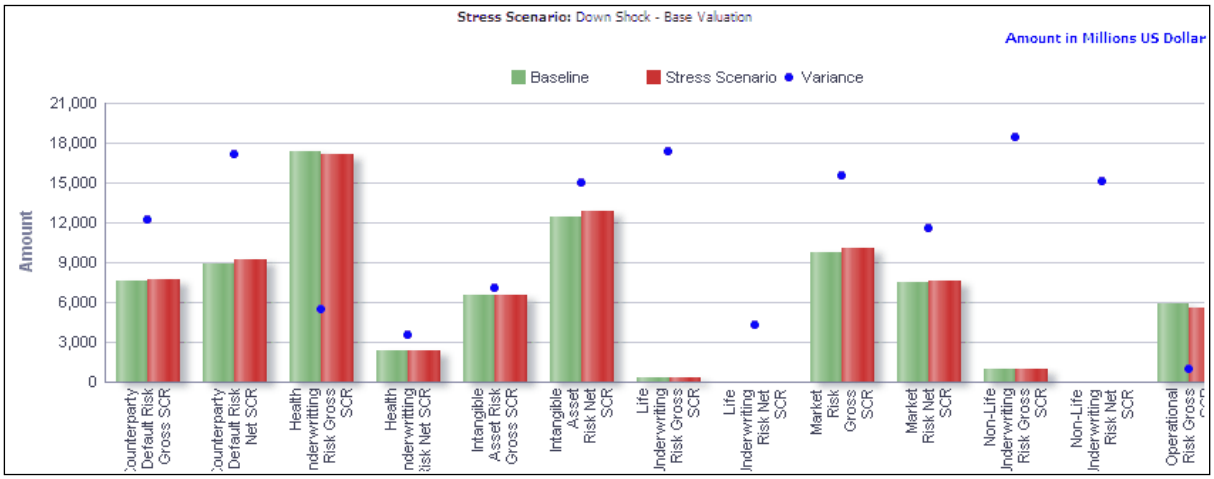
Capital Adequacy under Stress Scenario across Risk Categories

Net SCR and Gross SCR are displayed across Risk categories on the x-axis.

The values for Net SCR and Gross SCR under baseline and stress scenarios are displayed on the primary y-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form of points.

In addition to the parameters displayed in Capital Adequacy under Stress Scenario across SCR Components report, SCR Component is displayed for informational purposes.

NOTE: This drill down is available only by clicking the component Basic SCR.



Capital Adequacy under Stress Scenario across Risk categories

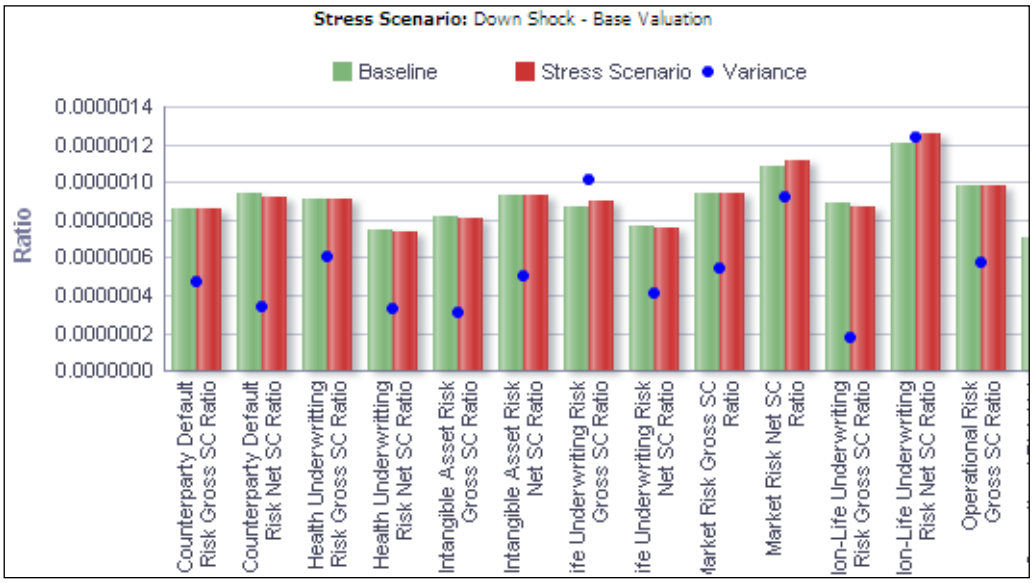
Capital Adequacy Ratio under Stress Scenario across Risk categories

Net SC Ratio and Gross SC Ratio are displayed across Risk categories on the x-axis.

Net SC Ratio and Gross SC Ratio under baseline and stress scenarios are displayed on the primary y-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form of points.

In addition to the parameters displayed in Capital Adequacy under Stress Scenario across SCR Components report, SCR Component is displayed for informational purposes.

NOTE: This drill down is available only on clicking the component Basic SCR.



Capital Adequacy Ratio under Stress Scenario across Risk categories

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

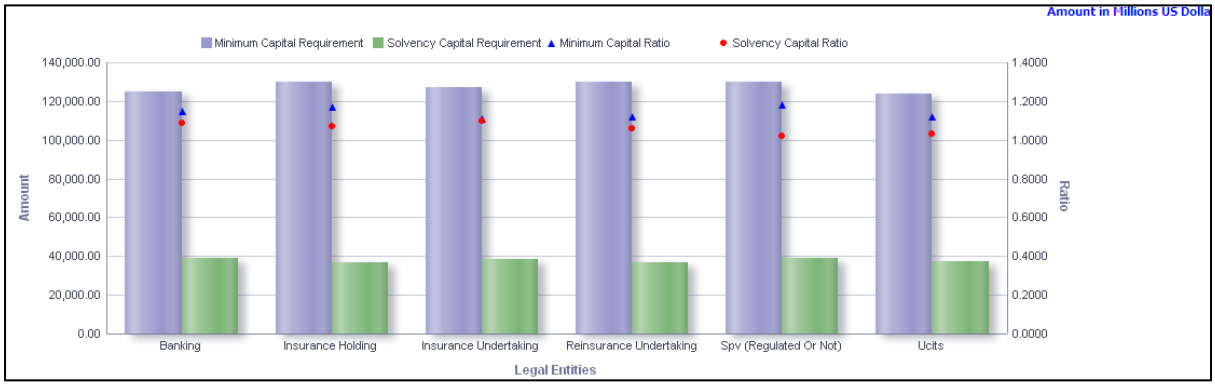
1.4.5 Capital Adequacy by Legal Entities

This graphical report displays the capital elements across legal entities for each business type selected. It's a combination of line and column chart.

A given legal entity may have multiple business types. Select the **Business Type** from the drop down list and click **Apply**. Click **Reset** to change the selection.

Legal entities which report to the entity selected as a page level filter are displayed on the x-axis.

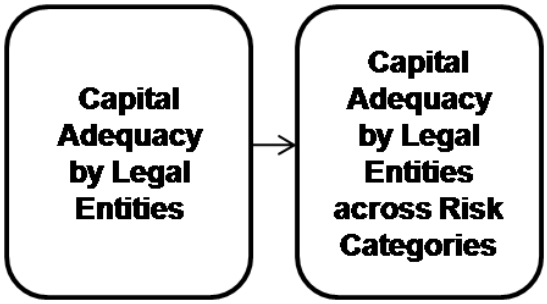
Amounts for MCR and SCR are displayed for the current period as columns on the primary y-axis. MC Ratio and SC Ratio are displayed for the current period in the form of a line chart on the secondary y-axis.



Capital Adequacy by Legal Entities

The **Capital Adequacy by Legal Entities** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital Adequacy by legal Entities graph is as indicated below.



Drill down hierarchy of Capital Adequacy by Legal Entities

The drill down feature is explained in detail in the following sections.

Capital Adequacy by Legal Entities across Risk Categories

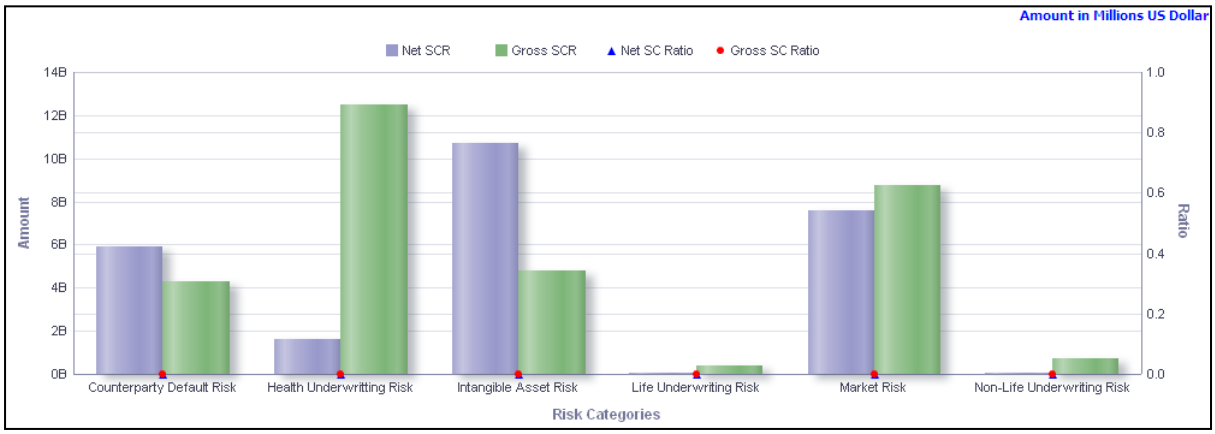
Click the Basic SCR segments in the Capital Adequacy by Legal Entities across SCR Components chart. The graph of **Capital Adequacy by legal Entities across Risk Categories** is displayed in a graphical format. The graph is a combination of line and column chart.

NOTE: This drill down is available only by clicking the component Basic SCR.

Risk categories are displayed on the x-axis.

The values for Net SCR and Gross SCR under baseline and stress scenarios are displayed on the primary y-axis as columns. Net SC Ratio and Gross SC Ratio are displayed in the form of a line chart on the secondary y-axis.

In addition to the parameters displayed in Capital Adequacy by Legal Entities across SCR Components, SCR Component is displayed for informational purposes.



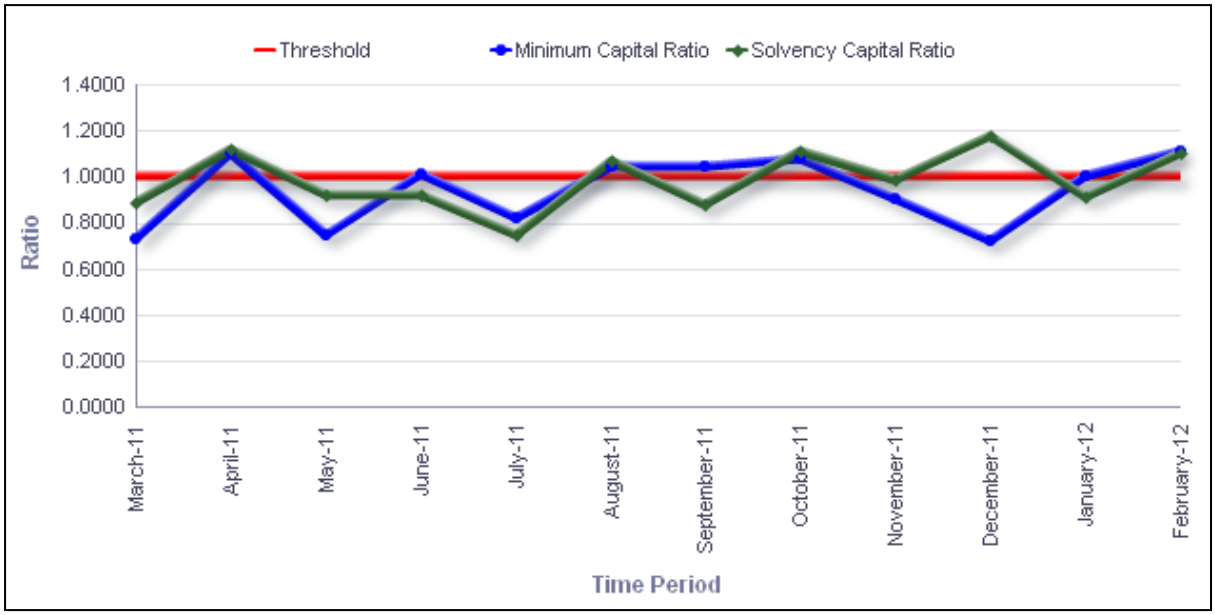
Capital Adequacy by Legal Entities across Risk Categories

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.4.6 Capital Ratio Trend

This line chart report displays a trend analysis of capital measures across a trailing 12-month period for each selected business type.

Trailing 12-months time period is displayed on the x-axis, while the capital measures are displayed on the y-axis.



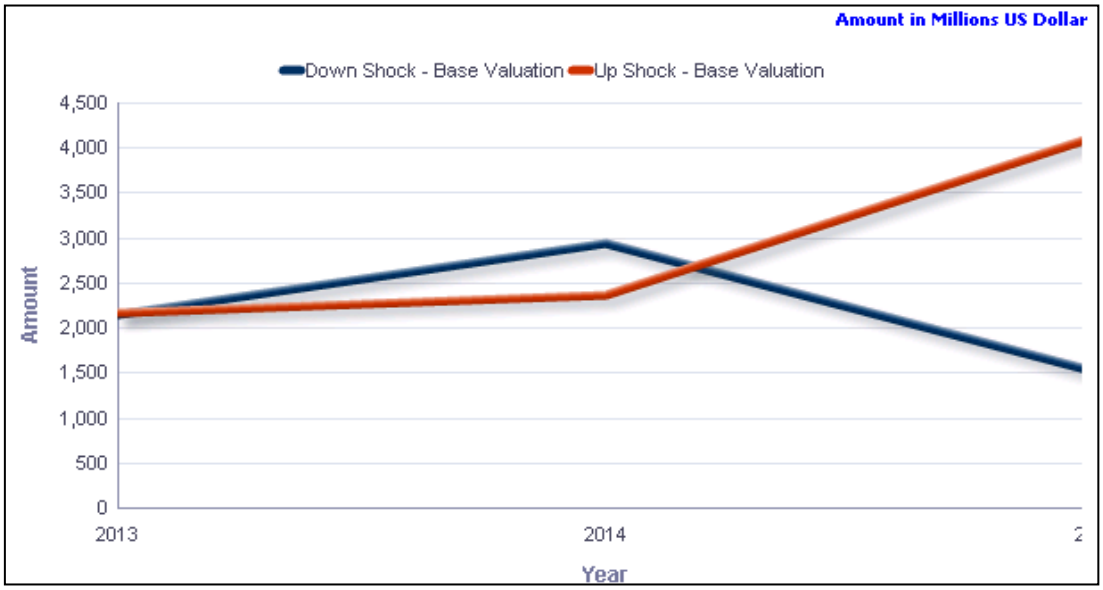
Capital Ratio Trend

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.4.7 SCR Projections across Scenarios

This line chart report displays the projected SCR for 3 years in the future across scenarios.

Future time periods are displayed on the x-axis. SCR amount is displayed on the y-axis for each scenario.



SCR Projections across Scenarios

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.5 Premium

This tab shows the premium information elements like GWP, APE, PVNBP and Sum Assured across time period, customers, different premium types, business segments, legal entities.

This section reports the Premium information elements for the New Business from Premium across all business segments, time period (MTD and YTD).

1. Click the **Premium** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned previously.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking Apply, the following graphs or reports are generated:

- New Business Premium
- New Business
- New Business Premium – YTD
- New Business - YTD
- Top 5 Relationships by Sum Assured – Life
- Top 5 Relationships by Sum Assured - Non- Life
- Break-up of Gross Written Premium
- Total Income from Premium
- Total Income from premium - YTD

1.5.1 New Business Premium

This report displays the new business premium measures across business types and time in a column chart format.

A given legal entity may have multiple Businesses. Select the **Business** from the drop down list and click **Apply**. Click **Reset** to change the selection.

This report displays the following new business premium measures across business types and time in a graphical format. These include:

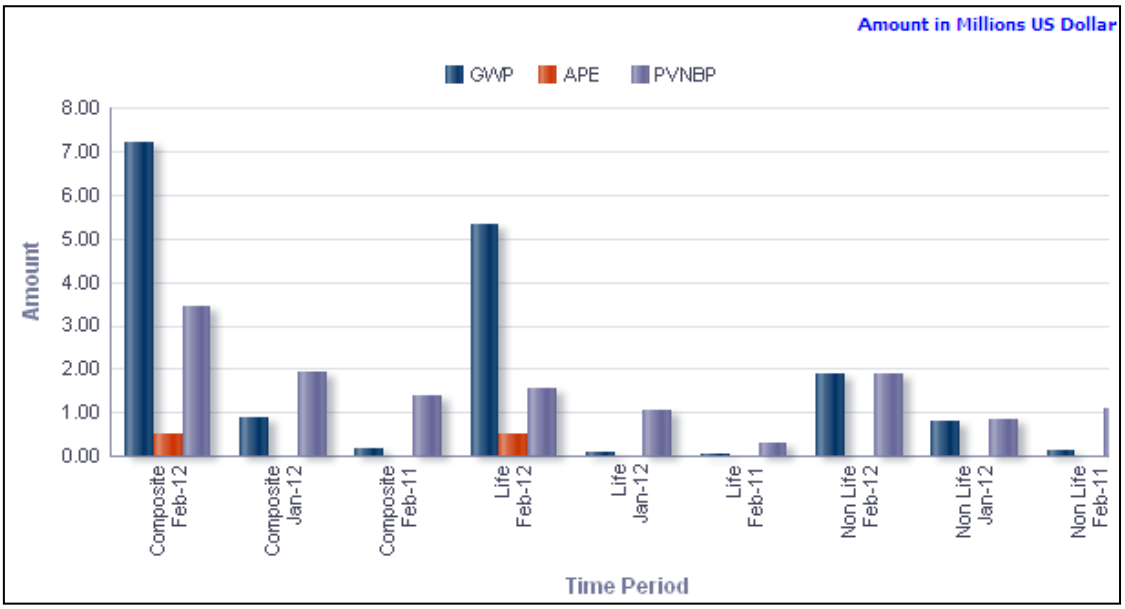
- Gross Written Premium (GWP)
- Annualized Premium Equivalent (APE)
- Present Value of New Business Premium (PVNBP)

The report displays business types and time periods on the x-axis. The time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year
- Year-to-Date

The amount for each premium measures is displayed on the y-axis.

This report is generated for all the entities for which the data is present in the **Run**.



New Business Premium

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **New Business Premium** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the New Business Premium graph is as indicated below.

Drill down hierarchy of New Business Premium

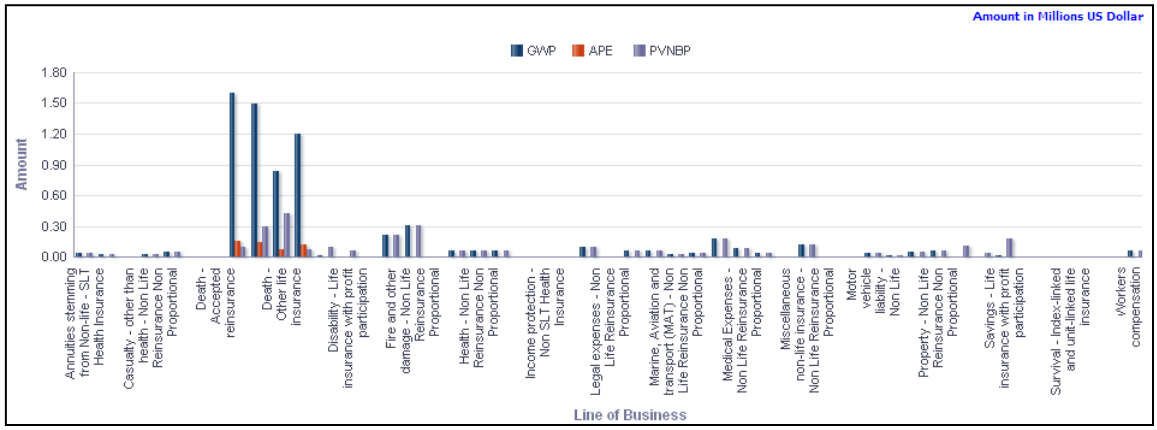
The drill down feature is explained in detail in the following sections.

New Business Premium across Lines of Business

This graph shows the New business Premium information elements namely GWP,PVNBP,APE for each line of business categorized under business segment and the time period selected in the previous report - new business premium report.

Click any one of the segments in the New Business Premium chart. The graph of **New Business Premium across Lines of Business** is displayed in a column chart format.

Lines of business are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.



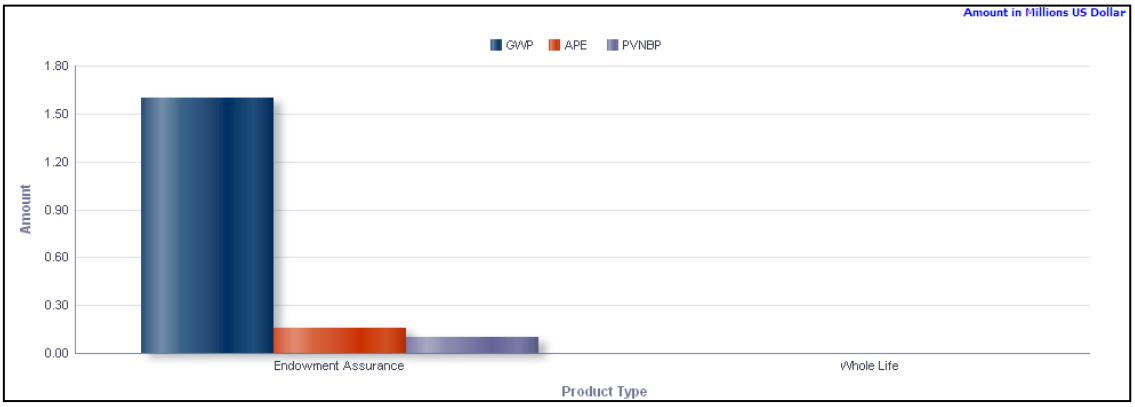
New Business Premium across Lines of Business

New Business Premium across Product Types

This graph shows the New Business Premium information elements namely GWP, PVNBP, APE amounts for each Product type falling under Line of business selected in the previous report - New Business premium across Lines of business graph.

Click any one of the segments in the New Business Premium across Line of Business chart. The graph of **New Business Premium across Product Types** is displayed in a column chart format.

Product types are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.



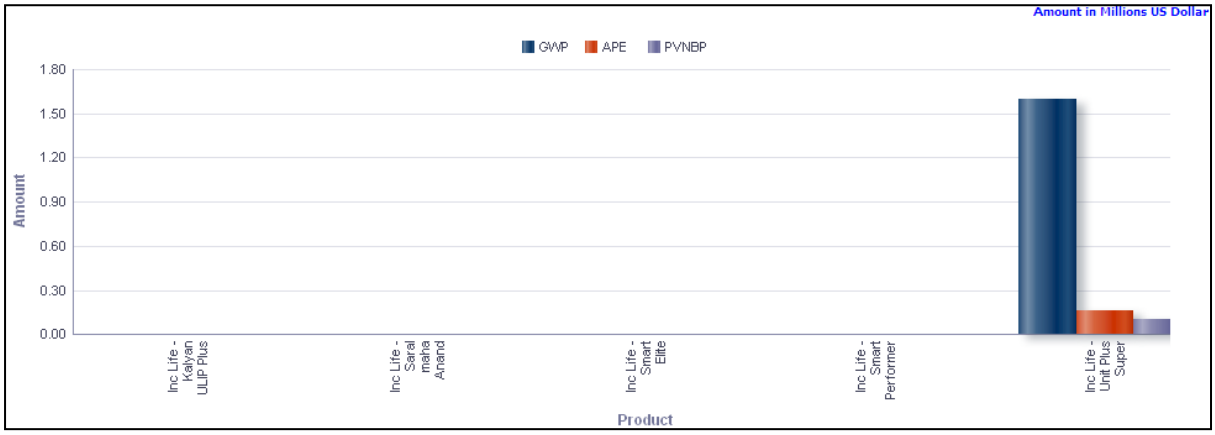
New Business Premium across product Types

New Business Premium across Products

This graph shows the New Business Premium information elements namely GWP, PVNBP, APE amounts for each product associated with the Product Type selected in the previous report - New Business Premium across Product Type graph.

Click any one of the segments in the New Business Premium across product type's chart. The graph of **New Business Premium across Products** is displayed in a column chart format.

Products are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.



New Business Premium across Products

New Business Premium across Branches

This graph shows the New Business Premium information elements namely GWP, PVNBP, APE amounts for all the branches associated with the product selected in the previous report - New Business Premium across Product graph.

Click any one of the branches in the New Business Premium across Products chart. The tabular report of **New Business Premium across Branches** is displayed.

Branches are displayed as row items. Each premium measure is displayed as column headers. The amounts for each premium measure are in the respective columns.

Branch Name	GWP	APE	PVNBP
Branch1	0.00	0.00	0.00
Branch10	0.00	0.00	0.00
Branch3	0.00	0.00	0.00
Branch4	0.00	0.00	0.00
Branch5	1.59	0.16	0.10
Branch6	0.00	0.00	0.00
Branch7	0.00	0.00	0.00
Branch8	0.00	0.00	0.00
Branch9	0.00	0.00	0.00
Grand Total	**1.59**	**0.16**	**0.10**

New Business Premium across Branches

New Business Premium across Customers

This graph shows the New Business Premium information elements namely sum assured, GWP, PVNBP, APE amounts across all the customers for associated with the Branch selected in the previous report - New Business Premium across customers.

Click any one of the segments in the New Business Premium across Branches chart. The graph of **New Business Premium across Customers** is displayed in a tabular format.

Customer Name	Sum Assured	GWP	APE	PVNBP
Customer 02	37.97	1.59	0.16	0.10
Customer 22	0.00	0.00	0.00	0.00
Customer 23	0.00	0.00	0.00	0.00
Customer 84	0.00	0.00	0.00	0.00
Customer 96	0.00	0.00	0.00	0.00
Customer 99	0.00	0.00	0.00	0.00
Grand Total	**37.97**	**1.59**	**0.16**	**0.10**

New business Premium across Customers

New Business Premium across Policies

This graph shows the New Business Premium information namely GWP, PVNBP, APE, Sum Assured amounts and Policy Information elements namely Policy Type, Premium Payment Frequency, Policy Number for the policies bought by customer selected in the previous report - New Business Premium Across Branches.

Click any one of the segments in the New Business Premium across Customers chart. The graph of **New Business Premium across Policies** is displayed in a Tabular format.

Policy Number	Policy Type	Sum Assured	Premium Payment Frequency	GWP	APE	PVNBP
Pol0821	Inc Life - Unit Plus Super	37.97	Premium paid only once during life time of policy	1.59	0.16	0.10
Grand Total		**37.97**		**1.59**	**0.16**	**0.10**

New Business premium across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.5.2 New Business

This report displays the new business measures across business types and time in a graphical format. It's a combination of line and column chart.

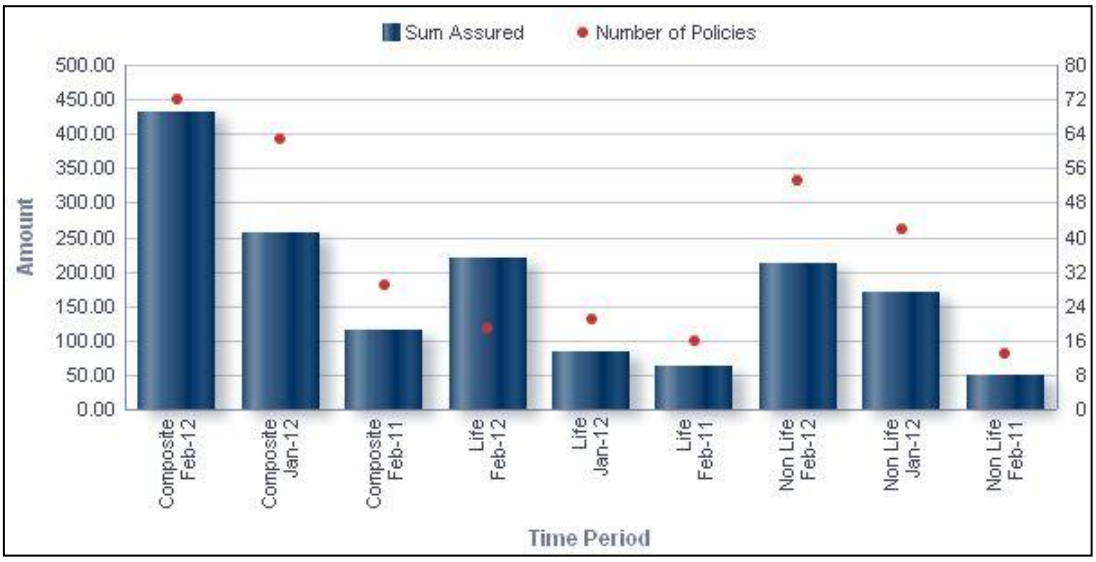
This includes:

- Sum Assured
- Number of Policies

Business types and time periods are displayed on the x-axis. Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year
- Year-to-Date

Sum assured is displayed on the primary y-axis as columns. Number of policies is displayed in the form of a line chart on the secondary y-axis.



New Business

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **New Business** has a *drill down feature*, wherein by clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the New Business graph is as indicated below.

Drill down hierarchy of New Business

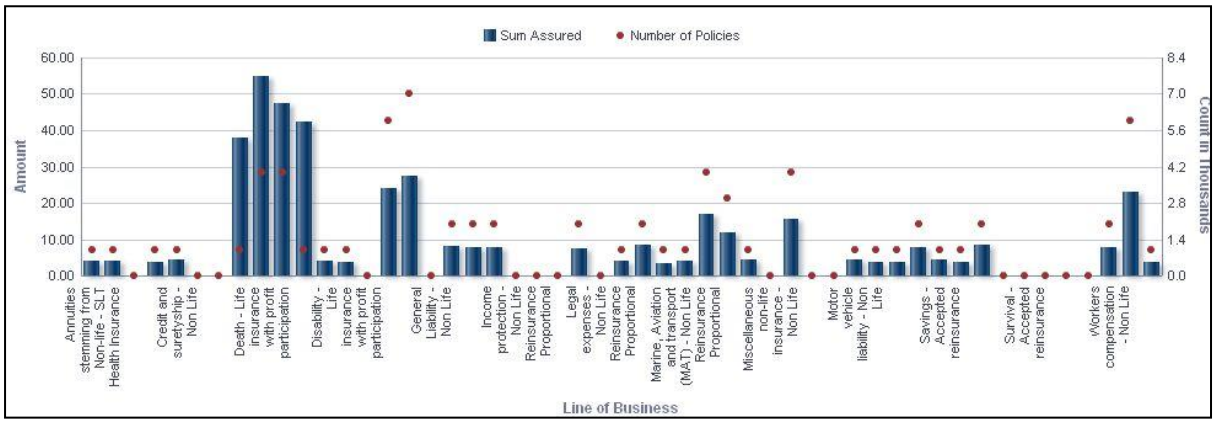
The drill down feature is explained in detail in the following sections.

New Business across Lines of Business

This graph shows the new business information elements namely sum assured, number of policies for each line of business categorized under business segment and the time period selected in the previous report - new business report.

Click any one of the segments in the New Business chart. The graph of **New Business across Lines of Business** is displayed in a graph format. The graph is a combination of line and column chart.

Lines of business are displayed on the x-axis. Sum assured is displayed on the primary y-axis as columns. Number of policies is displayed in the form of a line chart on the secondary y-axis.



New Business across Lines of Business

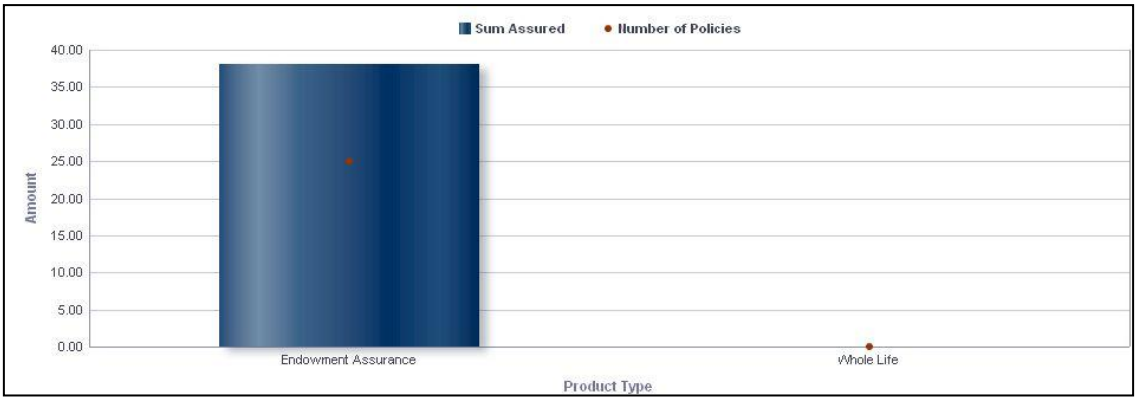
New Business across Product Types

This graph shows the new business information elements namely sum assured, number of policies for each product type falling under Line of business selected in the previous report - New Business across Lines of business graph.

Click any one of the segments in the New Business across Lines of Business chart. The graph of **New Business across product Types** is displayed in a graph format. The graph is a combination of line and column chart.

Product types are displayed on the x-axis. Sum assured is displayed on the primary y-axis as columns. Number of policies is displayed in the form of a line chart on the secondary y-axis.

In addition to the parameters displayed as part of New Business across Lines of Business report, the selected line of business is displayed for informational purposes.



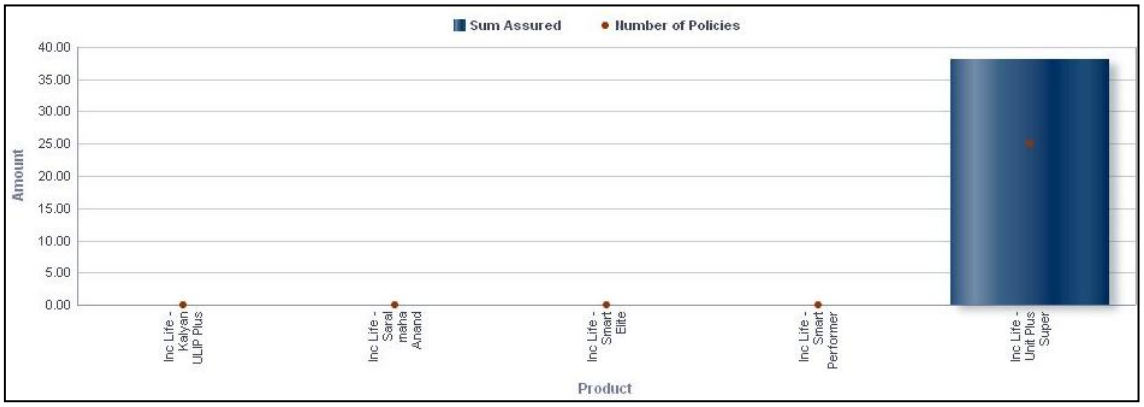
New Business across Product Types

New Business across Products

This graph shows the new business information elements namely sum assured, number of policies for each product associated with the Product Type selected in the previous report - New Business across Product Type graph.

Click any one of the segments in the New Business across Product Types chart. The graph of **New Business across Products** is displayed in a graph format. The graph is a combination of line and column chart.

Products are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.



New Business across Products

New Business across Branches

This report shows the new business information elements namely sum assured, number of policies for all the branches associated with the product selected in the previous report - New Business across Product graph.

Click any one of the branches in the New Business across Products chart. The tabular report of **New Business across Branches** is displayed.

Branch Name	Sum Assured	Number of Policies
Branch1	0.00	0
Branch10	0.00	0
Branch3	0.00	0
Branch4	0.00	0
Branch5	37.97	1
Branch6	0.00	0
Branch7	0.00	0
Branch8	0.00	0
Branch9	0.00	0
Grand Total	**37.97**	**1**

New Business across Branches

New Business across Customers

This report shows the new business information elements namely sum assured, number of policies across all the customers associated with the branch selected in the previous report - New Business across customers.

Click any one of the branches in the New Business across Branches report. The tabular report of **New Business across Customers** is displayed

Customer Name	Sum Assured	Number of Policies
Customer 08	0.00	0
Customer 20	0.00	0
Customer 44	0.00	0
Grand Total	**0.00**	**0**

New Business across Customers

New Business across Policies

This report shows the New Business information namely sum assured, number of policies for the policies bought by customer selected in the previous report - New Business across Branches.

Click any one of the customers in the New Business across Customers report. The tabular report of **New Business across Policies** is displayed.

Policy Number	Policy Type	Sum Assured	Number of Policies
Pol0817	Inc Life - Unit Plus Super	0.00	0
Grand Total		**0.00**	**0**

New Business across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.5.3 New Business Premium – YTD

This report displays the new business premium measures across business types and time (Yearly) in a column chart format.

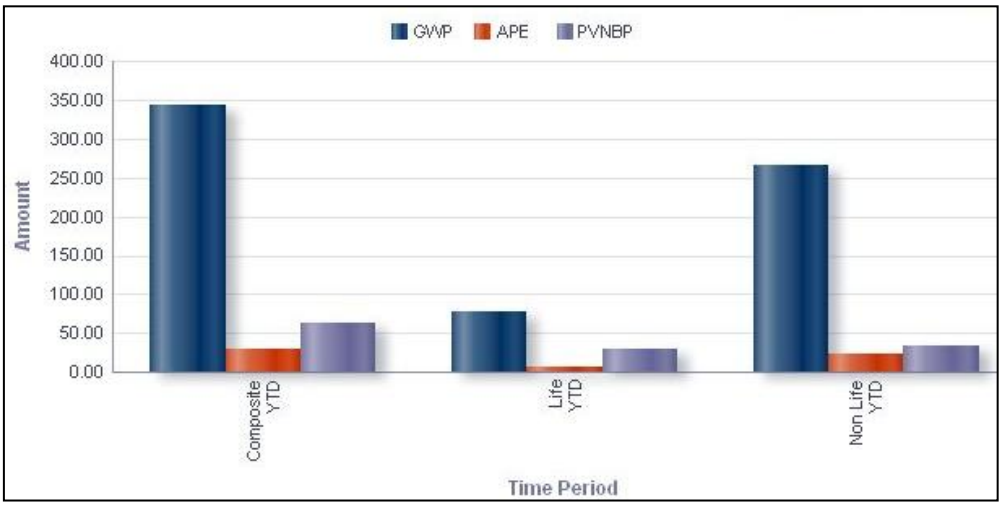
A given legal entity may have multiple Businesses. Select the **Business** from the drop down list and click **Apply**. Click **Reset** to change the selection.

This report displays the new business premium measures across business types and time in a graphical format. These include:

- Gross Written Premium (GWP)
- Annualized Premium Equivalent (APE)
- Present Value of New Business Premium (PVNBP)

The report displays Business types and time periods (yearly) on the x-axis.

This report is generated for all the entities for which the data is present in the **Run**.

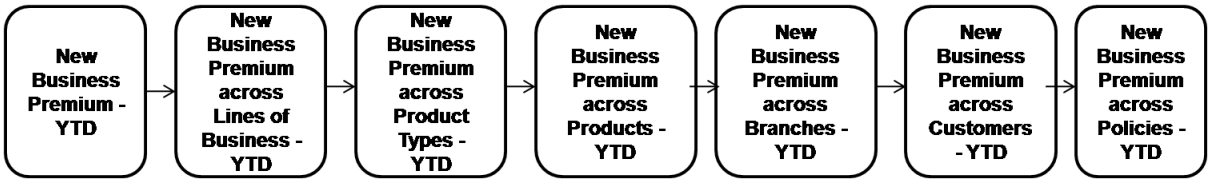


New Business Premium – YTD

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **New Business Premium - YTD** has a *drill down feature*, wherein on clicking any one of the segments in the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the New Business Premium -YTD graph is as indicated below.



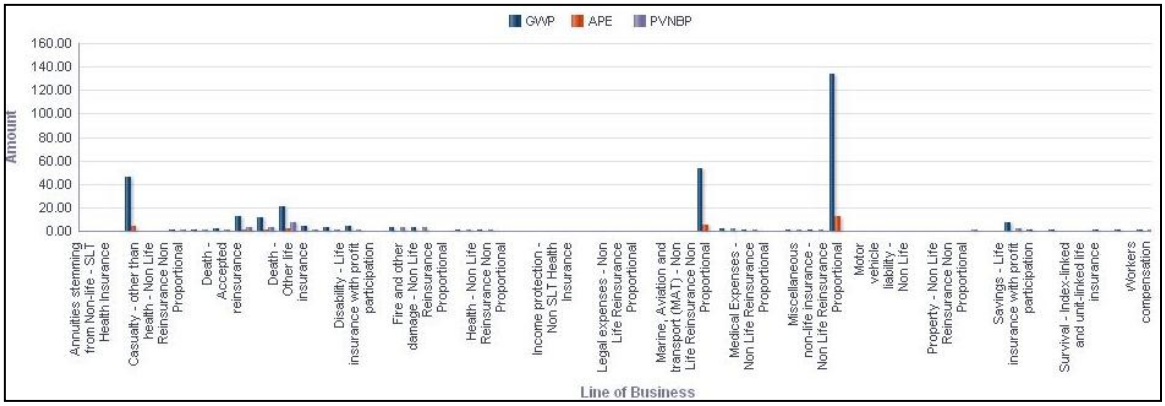
Drill down hierarchy of New Business Premium

The drill down feature is explained in detail in the following sections.

New Business Premium across Lines of Business-YTD

This graph shows the New Business Premium information elements namely GWP, PVNBP, APE for each line of business categorized under business segment selected in the previous report - new business premium report.

Click any one of the segments in the New Business Premium - YTD chart. The graph of **New Business Premium across Lines of Business - YTD** is displayed.

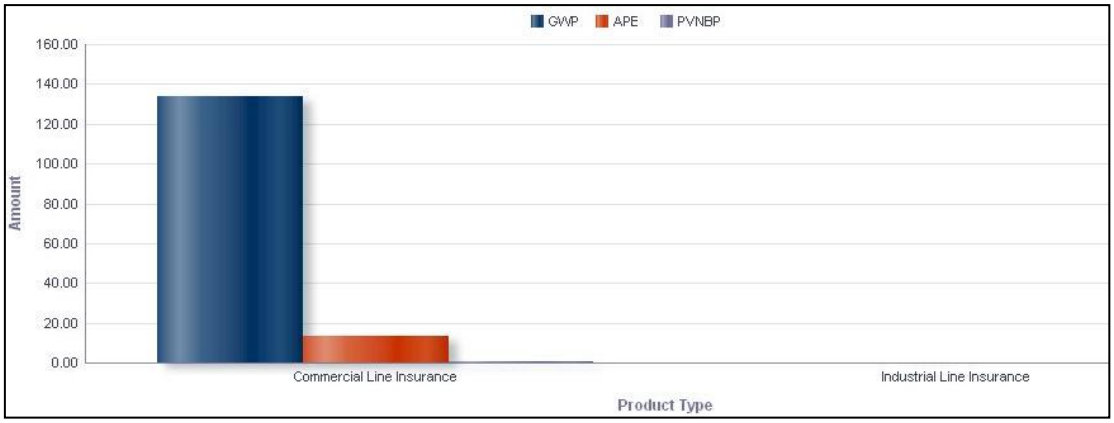


New Business Premium across Lines of Business-YTD

New Business Premium across Lines of Product Types-YTD

This graph shows the New Business Premium information elements namely GWP, PVNBP, APE amounts for each Product type falling under Line of business selected in the previous report - New Business premium across Lines of business graph.

Click any one of the segments in the New Business Premium across Lines of Business chart. The graph of **New Business Premium across Lines of Product Types - YTD** is displayed.

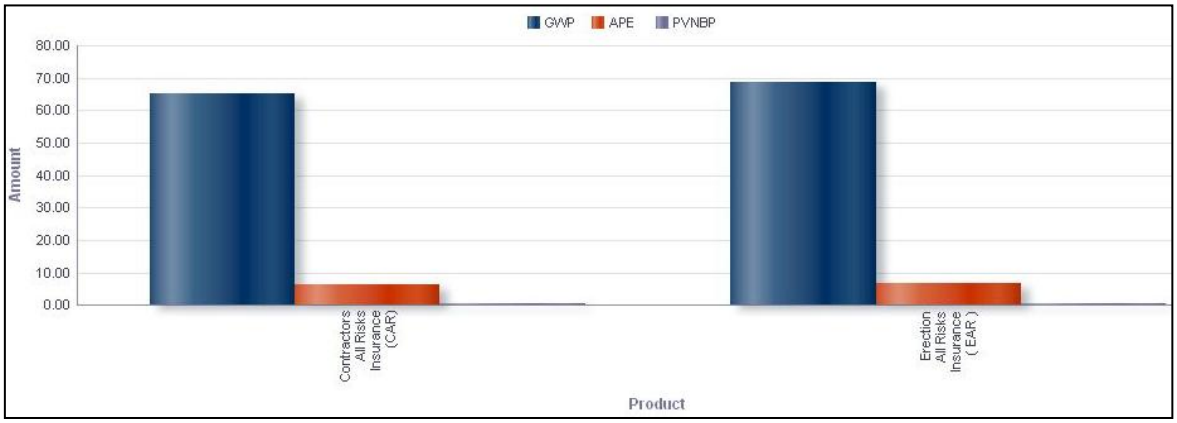


New Business Premium across Lines of Product Types-YTD

New Business Premium across Product-YTD

This graph shows the New Business Premium information elements namely GWP, PVNBP, APE amounts for each product associated with the Product Type selected in the previous report - New Business Premium across Product Type graph.

Click any one of the segments in the New Business Premium across Product Types chart. The graph of **New Business Premium across Lines of Product - YTD** is displayed.



New Business Premium across Product-YTD

New Business Premium across Branches-YTD

This report shows the New Business Premium information elements namely GWP, PVNBP, APE amounts for all the branches associated with the product selected in the previous report - New Business Premium across Product graph.

Click any one of the segments in the New Business Premium across Product chart. The tabular report of **New Business Premium across Branches - YTD** is displayed.

Branch Name	GWP	APE	PVNBP
Branch1	20.01	2.00	0.13
Branch2	7.88	0.79	0.05
Branch3	3.61	0.36	0.02
Branch5	5.56	0.56	0.04
Branch8	21.61	2.16	0.14
Branch9	6.34	0.63	0.04
Grand Total	**65.00**	**6.50**	**0.43**

New Business Premium across Branches-YTD

New Business Premium across Customers-YTD

This report shows the New Business Premium information elements namely GWP, PVNBP, APE amounts across all the customers associated with the Branch selected in the previous report - New Business Premium across customers.

Click any one of the branches in the New Business Premium across Branches report. The tabular report of **New Business Premium across Customers - YTD** is displayed.

Customer Name	Sum Assured	GWP	APE	PVNBP
Customer 67	41.67	7.88	0.79	0.05
Grand Total	**41.67**	**7.88**	**0.79**	**0.05**

New Business Premium across Customers-YTD

New Business Premium across Policies-YTD

This graph shows the New Business Premium information namely GWP,PVNBP,APE, Sum Assured amounts and Policy Information elements namely Policy Type, Premium Payment Frequency, Policy Number for the policies bought by customer selected in the previous report - New Business Premium Across Branches.

Click any one of the customers in the New Business Premium across Customers chart. The tabular report of **New Business Premium across Policies - YTD** is displayed.

Policy Number	Policy Type	Sum Assured	Premium Payment Frequency	GWP	APE	PVNBP
Pol1839	Contractors All Risks Insurance (CAR)	41.67	Premium paid only once during life time of policy	7.88	0.79	0.05
Grand Total		**41.67**		**7.88**	**0.79**	**0.05**

New Business Premium across Policies-YTD

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

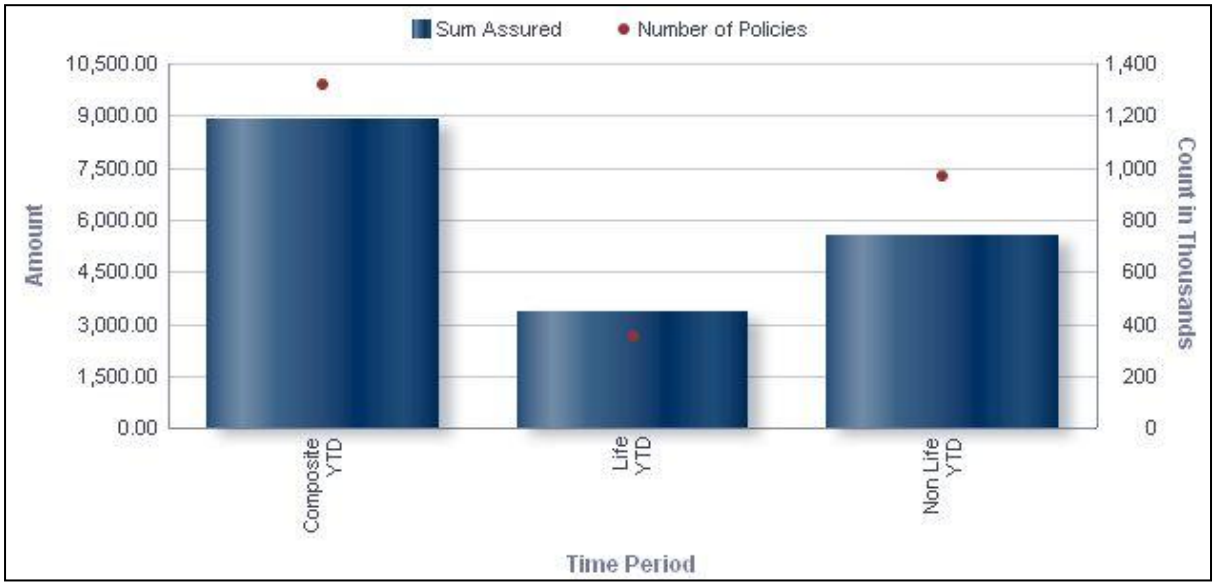
1.5.4 New Business – YTD

This report displays the new business measures covering a period of year till date across business types and time (yearly) in a graphical format. It's a combination of line and column chart.

This includes:

- Sum Assured
- Number of Policies issued

This report is generated for all the entities for which the data is present in the **Run**.

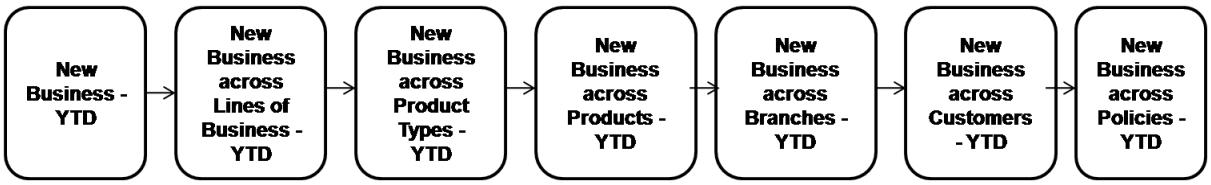


New Business – YTD

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **New Business - YTD** has a *drill down feature*, wherein by clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the New Business -YTD graph is as indicated below.



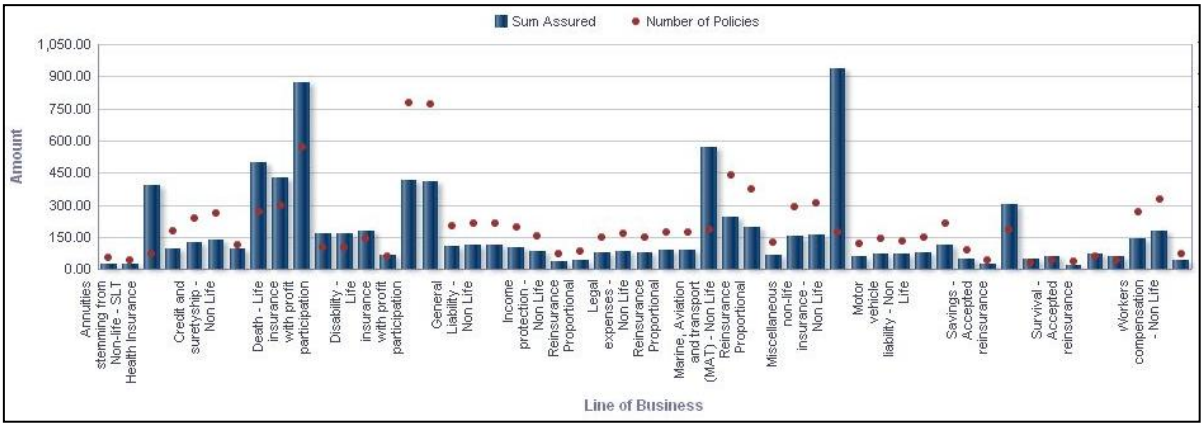
Drill down hierarchy of New Business -YTD

The drill down feature is explained in detail in the following sections.

New Business across Lines of Business-YTD

This graph shows the New Business information elements namely sum assured, number of policies for each line of business categorized under business segment selected in the previous report - new business report.

Click any one of the segments in the New Business - YTD chart. The graph of **New Business across Lines of Business - YTD** is displayed.

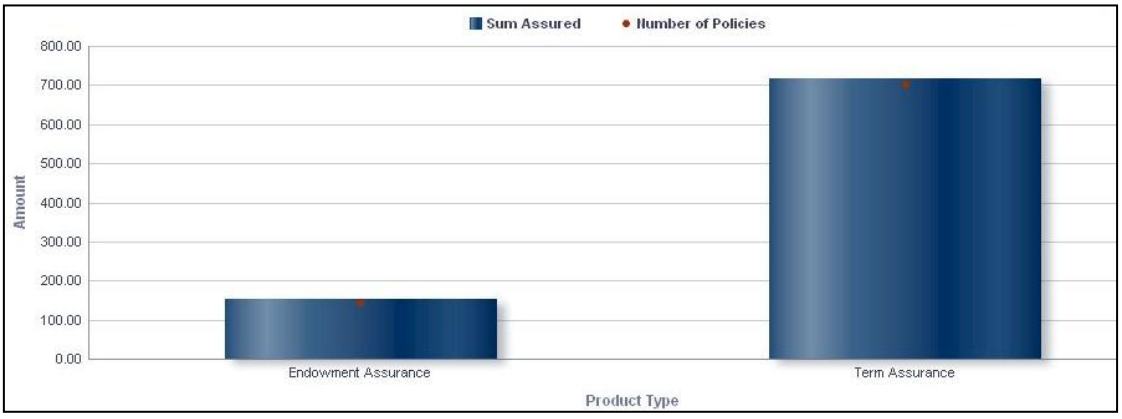


New Business across Lines of Business-YTD

New Business across Product Types-YTD

This graph shows the new business information elements namely sum assured, number of policies for each product type falling under Line of business selected in the previous report - New Business across Lines of business graph.

Click any one of the segments in the New Business across Lines of Business chart. The graph of **New Business across Product Types - YTD** is displayed.

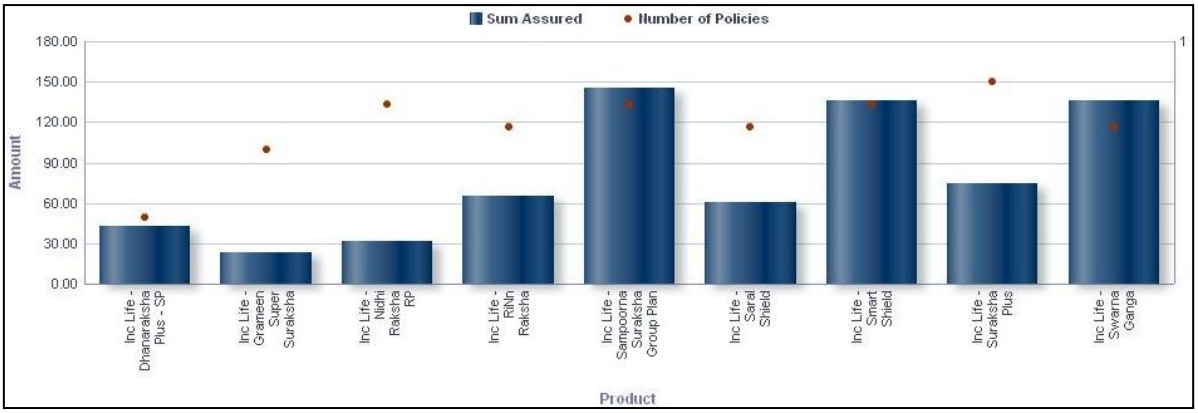


New Business across Product Types-YTD

New Business across Products-YTD

This graph shows the New business information elements namely sum assured, number of policies issued for each product associated with the Product Type selected in the previous report - New Business across Product Type graph.

Click any one of the segments in the New Business across Product Types chart. The graph of **New Business across Products - YTD** is displayed.



New Business across Product-YTD

New Business across Branches-YTD

This report shows the New Business information elements namely sum assured, number of policies for all the Branches associated with the Product selected in the previous report - New Business across Product graph.

Click any one of the segments in the New Business across Products chart. The tabular report of **New Business across Branches - YTD** is displayed.

Branch Name	Sum Assured	Number of Policies
Branch1	44.33	2
Branch10	3.60	1
Branch2	0.00	0
Branch3	0.00	0
Branch4	46.70	2
Branch5	42.03	1
Branch6	8.14	2
Branch7	0.00	0
Branch8	0.00	0
Branch9	0.00	0
Grand Total	**144.80**	**8**

New Business across Branches-YTD

New Business across Customers-YTD

This report shows the New Business information elements namely Sum Assured, number of Policies issued across all the customers associated with the Branch selected in the previous report - New Business across customers.

Click any one of the branches in the New Business across Branches chart. The tabular report of **New Business across Customers - YTD** is displayed.

Customer Name	Sum Assured	Number of Policies
Customer 33	42.36	1
Customer 57	0.00	0
Customer 70	4.35	1
Grand Total	**46.70**	**2**

New Business across Customers-YTD

New Business across Policies-YTD

This report shows the New Business information namely Sum Assured, number of policies for the policies bought by customer selected in the previous report - New Business across Branches.

Click any one of the customers in the New Business across Customers chart. The tabular report of **New Business across Policies - YTD** is displayed.

Policy Number	Policy Type	Sum Assured	Number of Policies
Pol0270	Inc Life - Sampoorna Suraksha Group Plan	42.36	1
Grand Total		**42.36**	**1**

New Business across Policies-YTD

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.5.5 Top 5 Relationships by Sum Assured – Life

This graphical report displays the top 5 relationships by sum assured and corresponding premium measures for the current period for Life business. The report is a combination of bar chart and tabular report.

Bar Chart

The 5 life customers with the largest sum assured in the current period (New Business only) are displayed on the x-axis. The corresponding sum assured is displayed on the y-axis. The bars are arranged in descending order of sum assured.

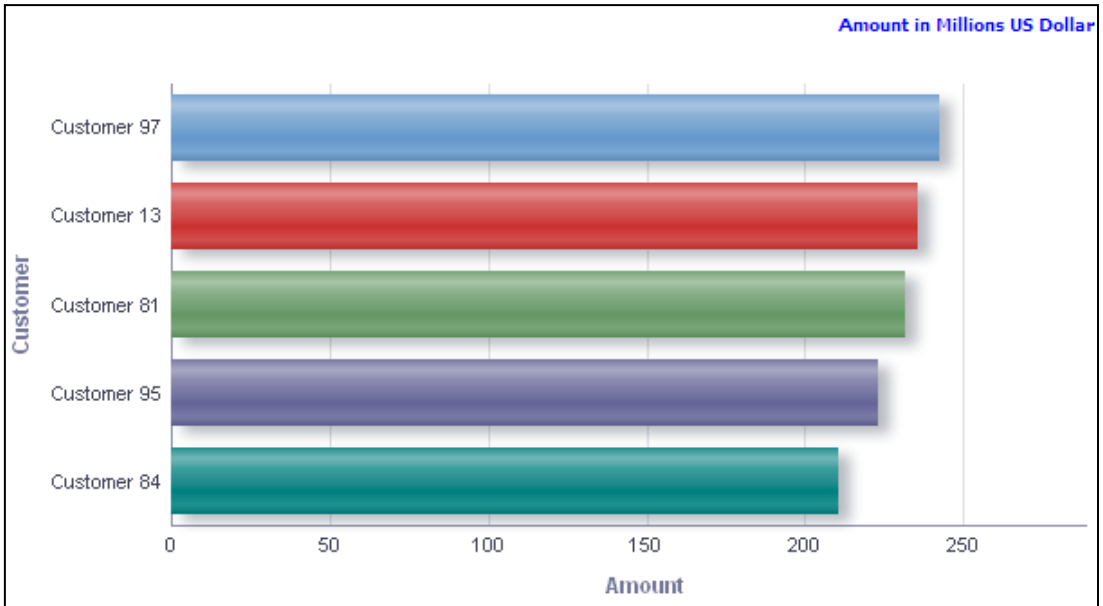
Tabular Report

The following are displayed in a tabular format:

- Rank (based on sum assured)
- Relationship (customer name)
- Sum Assured
- GWP
- APE
- PVNBP

The rows are arranged in the ascending order of rank with rank 1 being the first row item.

This report is generated for all the entities for which the data is present in the run and business segment Life.



Rank	Relationship	Sum Assured	GWP	APE	PVNBP
1	Customer 97	242.65	8.94	0.89	1.36
2	Customer 13	235.90	7.36	0.72	1.10
3	Customer 81	231.69	8.12	0.81	0.91
4	Customer 95	223.20	6.57	0.65	0.95
5	Customer 84	210.54	4.27	0.41	1.57

Top 5 Relationships by Sum Assured – Life

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.5.6 Top 5 Relationships by Sum Assured – Non – Life

This graphical report displays the top 5 relationships by sum assured and corresponding premium measures for the current period for Non-Life business. The report is a combination of bar chart and tabular report.

Bar Chart

The 5 non-life customers with the largest sum assured in the current period (New Business only) are displayed on the x-axis. The corresponding sum assured is displayed on the y-axis. The bars are arranged in descending order of sum assured.

Tabular Report

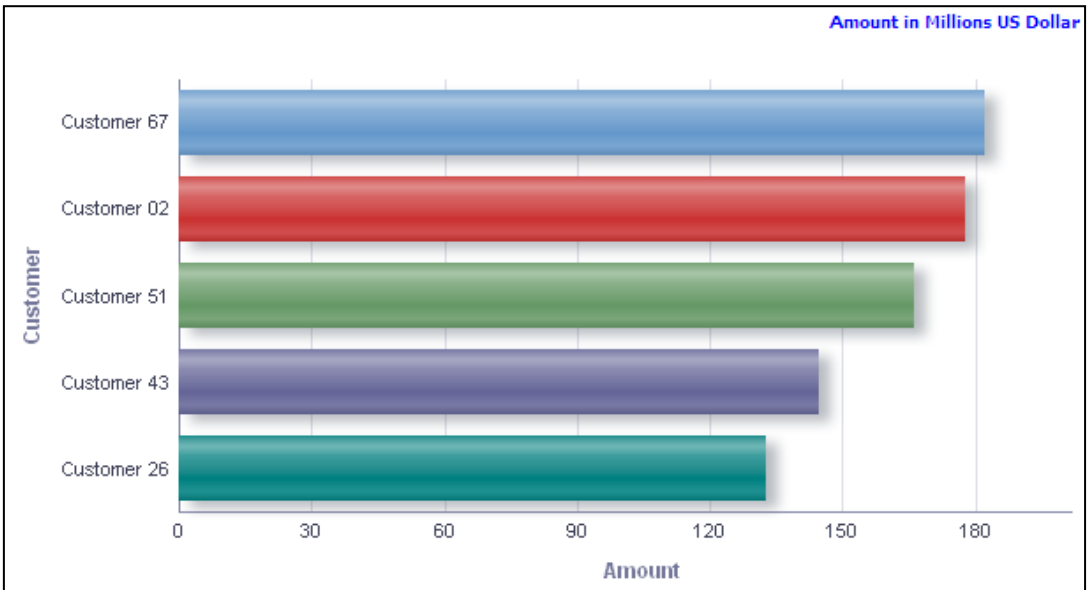
The following are displayed in a tabular format:

- Rank (based on sum assured)
- Relationship (customer name)
- Sum Assured

- GWP
- APE
- PVNBP

The rows are arranged in the ascending order of rank with rank 1 being the first row item.

This report is generated for all the entities for which the data is present in the run and business segment is Non Life.



Rank	Relationship	Sum Assured	GWP	APE	PVNBP
1	Customer 67	182.27	25.57	2.51	0.60
2	Customer 02	177.91	9.17	0.87	0.62
3	Customer 51	166.30	21.02	2.06	0.59
4	Customer 43	144.74	10.40	0.99	0.57
5	Customer 26	132.60	9.39	0.89	0.59

Top 5 Relationships by Sum Assured – Non Life

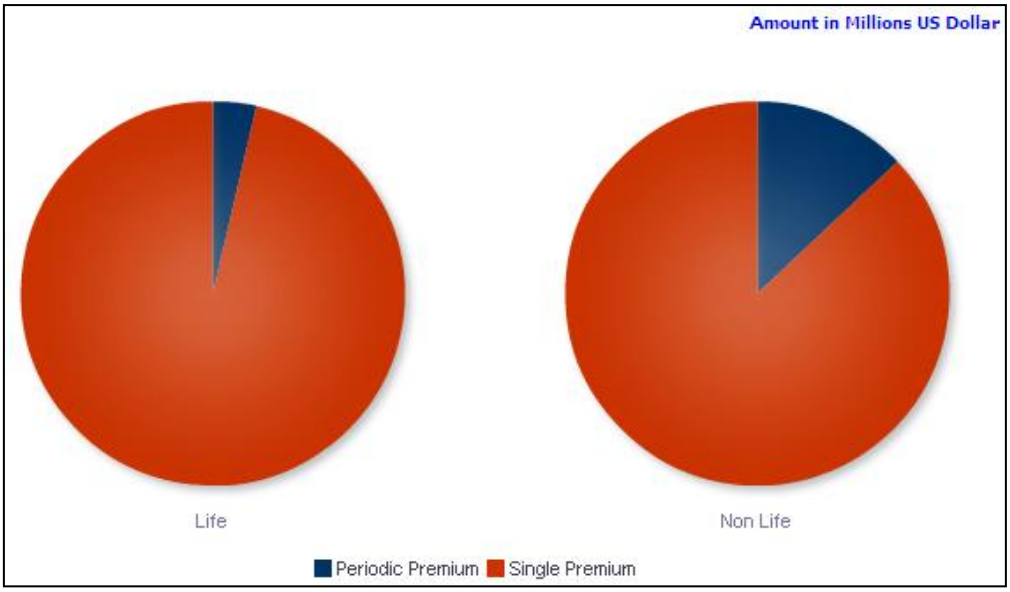
NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.5.7 Break-up of Gross Written Premium

This graphical report displays the break-up of gross written premium as single premium and periodic premiums. This report is displayed for both Life and Non-Life business separately. The report is displayed in a donut or pie chart format.

The report has two separate charts which provide the current GWP break-up as single premium and periodic premium for Life and Non-Life business.

This report is generated for all the entities for which the data is present in the run and business segment is Life or Non Life.



Break-up of Gross Written Premium

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.5.8 Total Income from Premium

This report displays the premium received and premium due across business types and time in a graphical format. The report is displayed in a column chart format.

This report displays the following measures across business types and time in a graphical format:

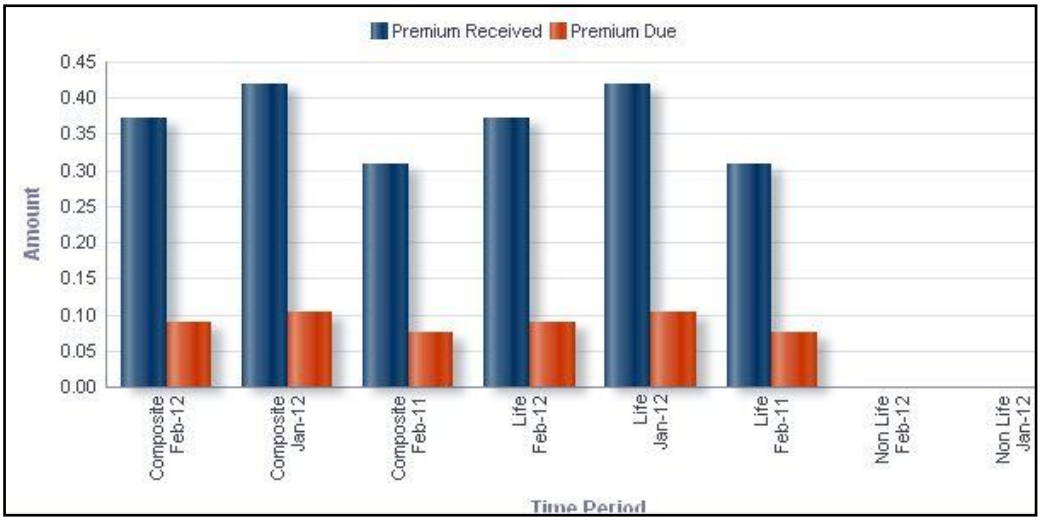
- Premium Received
- Premium Due

Business types and time periods are displayed on the x-axis. Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year
- Year-to-Date

Premium received and due are displayed on the y-axis as columns.

This report is generated for all the entities for which the data is present in the **Run**.



Total Income from Premium

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Total Income from premium** has a *drill down feature*, wherein on clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Total Income from premium graph is as indicated below.

Drill Down hierarchy of Total Income from premium

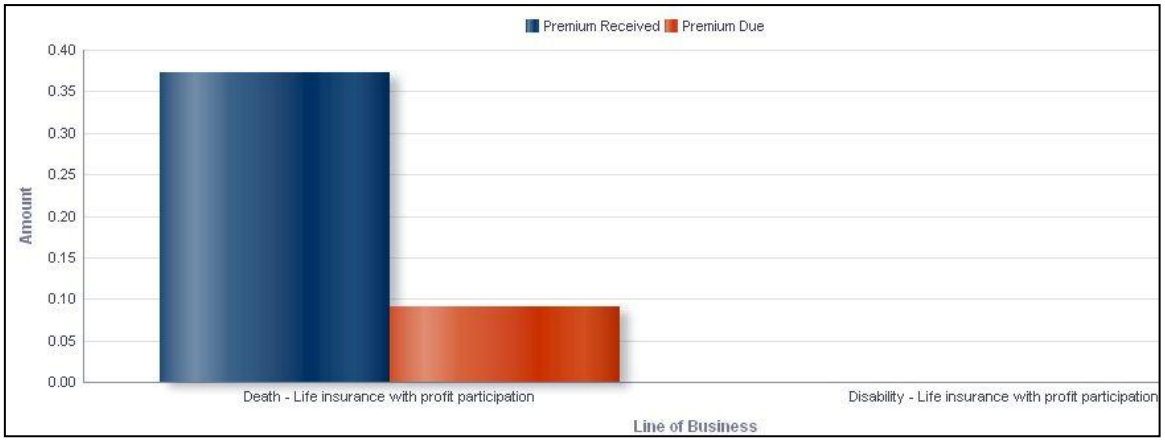
The drill down feature is explained in detail in the following sections.

Total income from Premium across Lines of Business

This graph shows the Total Income from Premium information elements namely Premium Dues, Premium Received for each line of business categorized under business segment selected in the previous report - Total Income from Premium.

Click any one of the segments in the Total Income from premium chart. The graph of **Total Income from premium across Lines of Business** is displayed.

Lines of business are displayed on the x-axis. Premium received and due are displayed on the y-axis as columns.



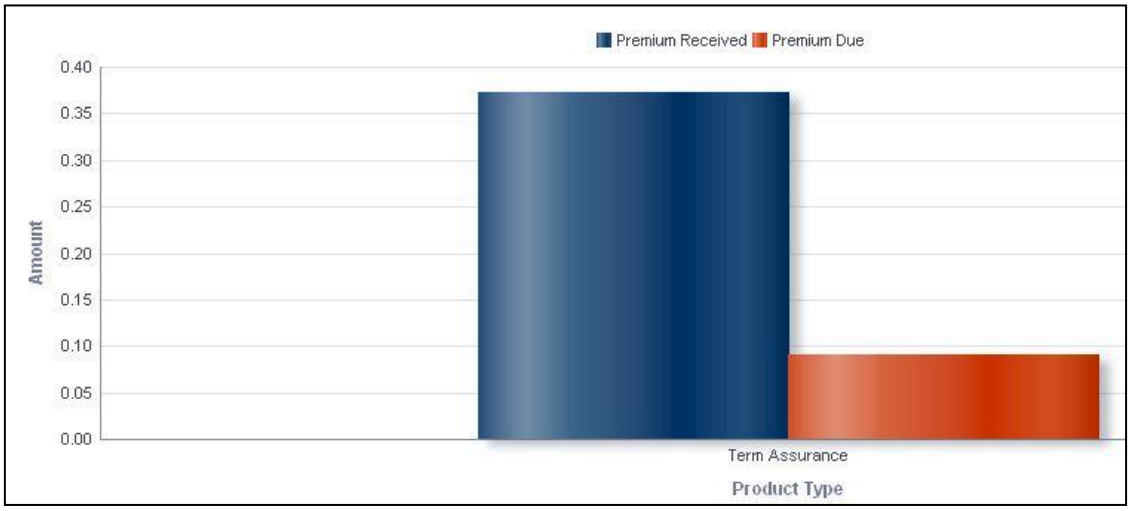
Total income from Premium across Lines of Business

Total Income from Premium across Product Types

This graph shows the Total Income from Premium information elements namely Premium Dues, Premium Received for each Product type falling under Line of business selected in the previous report -Total Income from Premium across Line of Business.

Click any one of the segments in the Total Income from Premium across Lines of Business chart. The graph of **Total Income from Premium across Lines of Product Types** is displayed.

Product types are displayed on the x-axis. Premium received and due are displayed on the y-axis as columns.



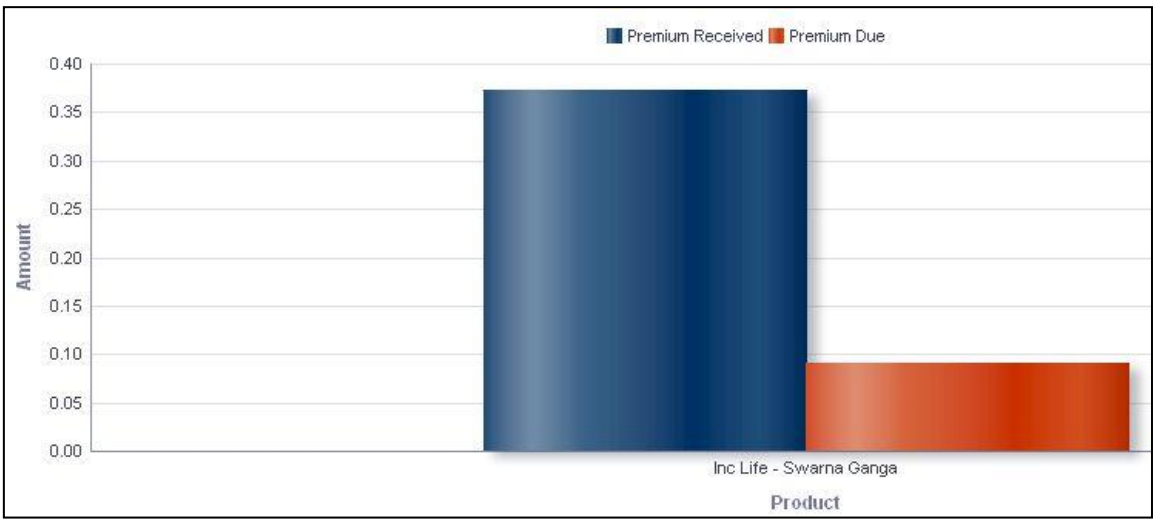
Total income from Premium across Product Types

Total Income from Premium across Products

This graph shows the Total Income from Premium information elements namely Premium Dues, Premium Received for each Product associated with the Product Type selected in the previous report - Total Income from Premium across Product Types.

Click any one of the segments in the Total Income from Premium across Product Types chart. The graph of **Total Income from Premium across Product** is displayed.

Products are displayed on the x-axis. Premium received and due are displayed on the y-axis as columns.



Total income from premium across Products

Total Income from Premium across Branches

This report shows the Total Income from Premium information elements namely Premium Dues, Premium Received for all the Branches associated with the Product selected in the previous report - Total Income from Premium across Products.

Click any one of the segments in the Total Income from Premium across Product chart. The tabular report of **Total Income from Premium across Branches** is displayed.

Branches are displayed as row items. Premium received and due are reported as column values.

Branch Name	Premium Received	Premium Due
Branch1	0.37	0.09
Branch2	0.00	0.00
Grand Total	**0.37**	**0.09**

Total income from Premium across Branches

Total Income from Premium across Customers

This report shows the Total Income from Premium information elements namely Premium Dues, Premium Received across all the customers associated with the Branch in the previous report - Total Income from Premium across Branches.

Click any one of the branches in the Total Income from Premium across Branches chart. The tabular report of **Total Income from Premium across Customers** is displayed.

Customers are displayed as row items. Premium Received and Premium Due are reported as column values.

Customer Name	Premium Received	Premium Due
Customer 01	0.37	0.09
Customer 02	0.00	0.00
Grand Total	**0.37**	**0.09**

Total income from Premium across Customers

Total income from Premium across Policies

This report shows the Total Income from Premium information elements namely Premium Dues, Premium Received across all the customers associated with the Branch selected in the previous report -Total Income from Premium across Customers.

Click any one of the customers in the Total Income from Premium across Customers chart. The tabular report of **Total Income from Premium across Policies** is displayed.

Policy numbers and corresponding policy types are displayed as row items. Premium payment frequency and premium received/due are reported as column values.

Policy Number	Policy Type	Premium Received	Premium Due
Pol0001	Inc Life - Swarna Ganga	0.00	0.00
Pol0002	Inc Life - Swarna Ganga	0.00	0.00
Pol0003	Inc Life - Swarna Ganga	0.00	0.00
Pol0004	Inc Life - Swarna Ganga	0.00	0.00
Pol0005	Inc Life - Swarna Ganga	0.00	0.00
Pol0006	Inc Life - Swarna Ganga	0.00	0.00
Pol0007	Inc Life - Swarna Ganga	0.00	0.00
Pol0008	Inc Life - Swarna Ganga	0.00	0.00
Pol0009	Inc Life - Swarna Ganga	0.00	0.00
Pol0010	Inc Life - Swarna Ganga	0.00	0.00
Pol0011	Inc Life - Swarna Ganga	0.00	0.00
Pol0012	Inc Life - Swarna Ganga	0.00	0.00
Pol0013	Inc Life - Swarna Ganga	0.00	0.00
Pol0014	Inc Life - Swarna Ganga	0.00	0.00
Pol0015	Inc Life - Swarna Ganga	0.00	0.00
Pol0016	Inc Life - Swarna Ganga	0.00	0.00
Pol0017	Inc Life - Swarna Ganga	0.00	0.00
Pol0018	Inc Life - Swarna Ganga	0.00	0.00
Pol0019	Inc Life - Swarna Ganga	0.00	0.00
Pol0020	Inc Life - Swarna Ganga	0.00	0.00
Pol0021	Inc Life - Swarna Ganga	0.00	0.00
Pol0022	Inc Life - Swarna Ganga	0.00	0.00
Pol0023	Inc Life - Swarna Ganga	0.00	0.00
Pol0024	Inc Life - Swarna Ganga	0.01	0.00
Pol0025	Inc Life - Swarna Ganga	0.00	0.00

Rows 1 - 25

Total income from Premium across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.5.9 Total Income from Premium - YTD

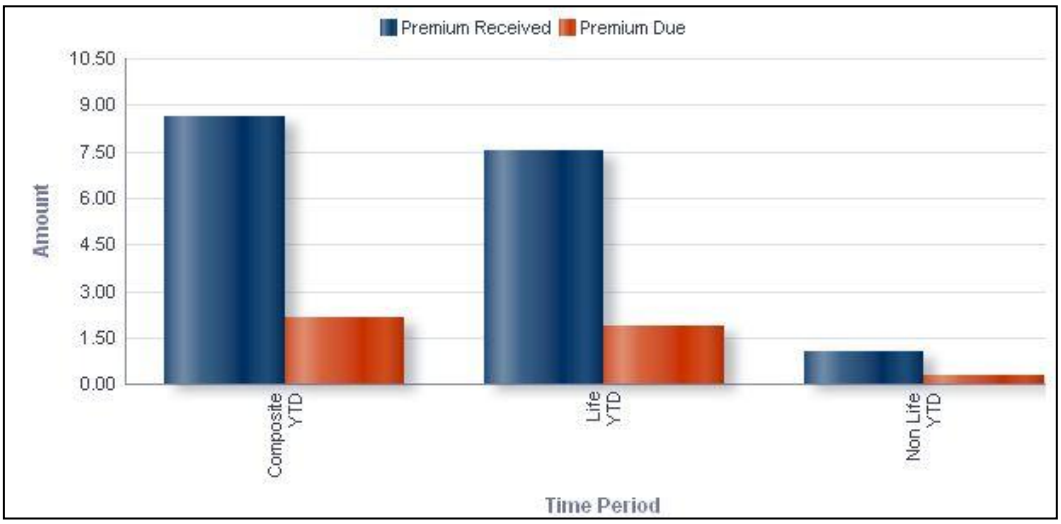
This report displays the premium received and premium due for a period covering year till date across business types and time (yearly) in a graphical format. The report is displayed in a column chart format.

This report displays the following measures across business types and time in a graphical format:

- Premium Received
- Premium Due

Business types and time periods (yearly) are displayed on the x-axis. Premium received and due are displayed on the y-axis as columns.

This report is generated for all the entities for which the data is present in the **Run**.

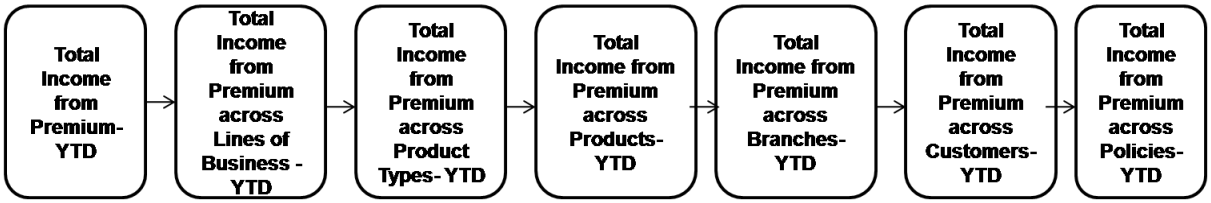


Total Income from Premium - YTD

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Total Income from Premium - YTD** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Total Income from Premium - YTD graph is as indicated.



Drill down hierarchy of Total Income from Premium - YTD

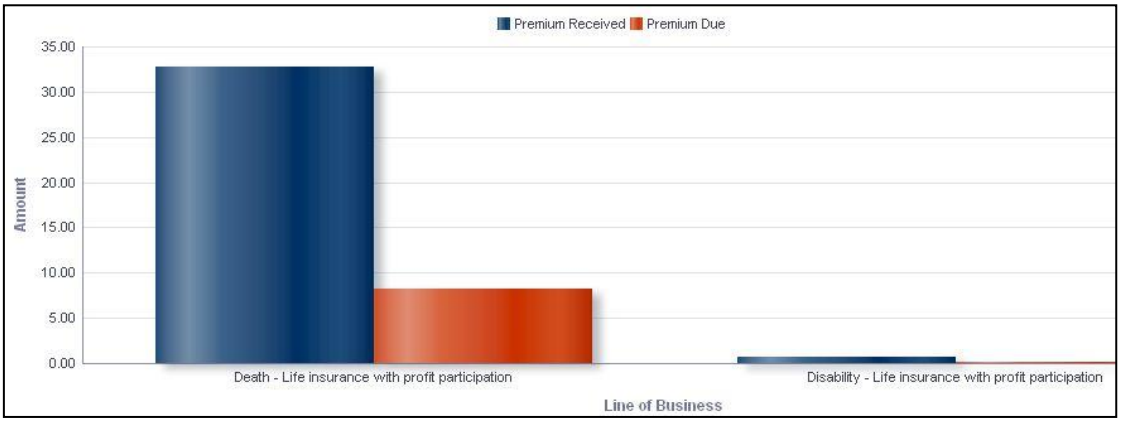
The drill down feature is explained in detail in the following sections.

Total income from Premium across Lines of Business-YTD

This graph shows the Total Income from Premium for a period covering year till date information elements namely Premium Dues, Premium Received for each line of business categorized under.

Click any one of the segments in the Total Income from Premium - YTD chart. The graph of **Total Income from premium across Lines of Business - YTD** is displayed.

Lines of business are displayed on the x-axis. Premium received and due are displayed on the y-axis as columns.

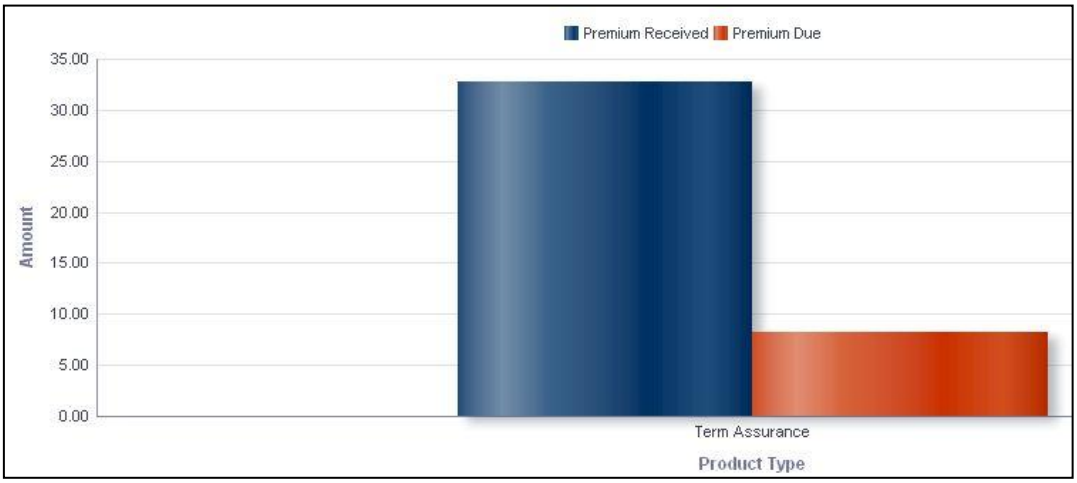


Total income from Premium across Lines of Business - YTD

Total income from Premium across Product Types-YTD

This graph shows the Total Income from Premium information elements namely Premium Dues, Premium Received for each Product type falling under Line of business selected in the previous report -Total Income from Premium across Line of Business.

Click any one of the segments in the Total Income from Premium across Lines of Business chart. The graph of **Total Income from premium across Product Types - YTD** is displayed.

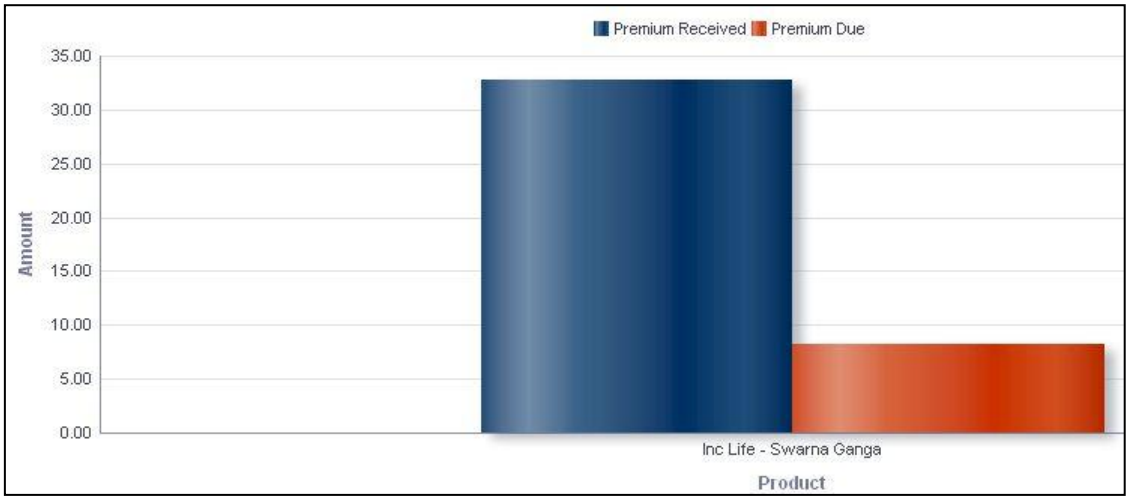


Total income from Premium across Product Types - YTD

Total income from Premium across Products-YTD

This graph shows the Total Income from Premium information elements namely Premium Dues, Premium Received for each Product associated with the Product.

Click any one of the segments in the Total Income from Premium across Product Types chart. The graph of **Total Income from premium across Products - YTD** is displayed.



Total income from Premium across Products - YTD

Total income from Premium across Branches-YTD

This graph shows the Total Income from Premium information elements namely Premium Dues, Premium Received for all the Branches associated with the Product selected in the previous report - Total Income from Premium across Products.

Click any one of the segments in the Total Income from Premium across Products chart. The graph of **Total Income from premium across Branches - YTD** is displayed.

Branch Name	Premium Received	Premium Due
Branch1	7.54	1.88
Branch2	0.79	0.21
Grand Total	**8.36**	**2.09**

Total income from Premium across Branches - YTD

Total income from Premium across Customers-YTD

This graph shows the Total Income from Premium information elements namely Premium Dues, Premium Received across all the customers associated with the Branch in the previous report - Total Income from Premium across Branches.

Click any one of the branches in the Total Income from Premium across Branches chart. The tabular report of **Total Income from premium across Customers - YTD** is displayed.

Customer Name	Premium Received	Premium Due
Customer 01	7.16	1.78
Customer 02	0.38	0.09
Grand Total	**7.54**	**1.88**

Total income from Premium across Customers - YTD

Total income from Premium across Policies-YTD

This graph shows the Total Income from Premium information elements namely Premium Dues, Premium Received across all the customers associated with the Branch selected in the previous report -Total Income from Premium across Customers.

Click any one of the Customers in the Total Income from Premium across Customers chart. The tabular report of **Total Income from premium across Policies – YTD** is displayed.

Policy Number	Policy Type	Premium Received	Premium Due
Pol0001	Inc Life - Swarna Ganga	0.02	0.00
Pol0002	Inc Life - Swarna Ganga	0.00	0.00
Pol0003	Inc Life - Swarna Ganga	0.00	0.00
Pol0004	Inc Life - Swarna Ganga	0.02	0.00
Pol0005	Inc Life - Swarna Ganga	0.01	0.00
Pol0006	Inc Life - Swarna Ganga	0.00	0.00
Pol0007	Inc Life - Swarna Ganga	0.01	0.00
Pol0008	Inc Life - Swarna Ganga	0.01	0.00
Pol0009	Inc Life - Swarna Ganga	0.00	0.00
Pol0010	Inc Life - Swarna Ganga	0.00	0.00
Pol0011	Inc Life - Swarna Ganga	0.00	0.00
Pol0012	Inc Life - Swarna Ganga	0.00	0.00
Pol0013	Inc Life - Swarna Ganga	0.00	0.00
Pol0014	Inc Life - Swarna Ganga	0.00	0.00
Pol0015	Inc Life - Swarna Ganga	0.00	0.00
Pol0016	Inc Life - Swarna Ganga	0.01	0.00
Pol0017	Inc Life - Swarna Ganga	0.00	0.00
Pol0018	Inc Life - Swarna Ganga	0.01	0.00
Pol0019	Inc Life - Swarna Ganga	0.00	0.00
Pol0020	Inc Life - Swarna Ganga	0.00	0.00
Pol0021	Inc Life - Swarna Ganga	0.00	0.00
Pol0022	Inc Life - Swarna Ganga	0.01	0.00
Pol0023	Inc Life - Swarna Ganga	0.00	0.00
Pol0024	Inc Life - Swarna Ganga	0.01	0.00
Pol0025	Inc Life - Swarna Ganga	0.00	0.00

Rows 1 - 25

Total income from Premium across Policies - YTD

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.6 Life Underwriting Risk

This tab shows the Capital Requirements information elements like Gross SCR, Net SCR, Technical Provisions, Best Estimate and Risk Margin across Risk types, legal entities, various scenarios, components and their projections across time for the Life business segment.

1. Click the **Life Underwriting Risk** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned previously.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking on Apply, the following graphs or reports are generated:

- Capital Requirement
- Loss Distribution
- Capital Requirement Across Legal Entities
- Technical Provisions
- Capital Requirement under Stress Scenario
- Loss Distribution under Stress Scenario
- Technical Provisions under Stress Scenario
- SCR Projections across Scenarios

1.6.1 Capital Requirement

This report displays the Basic SCR for life underwriting risk across time in a column chart format. SCR figures are assumed to be allocated and hence additive.

This report displays the SCR for life underwriting risk across time in a graphical format. The SCR measures reported include:

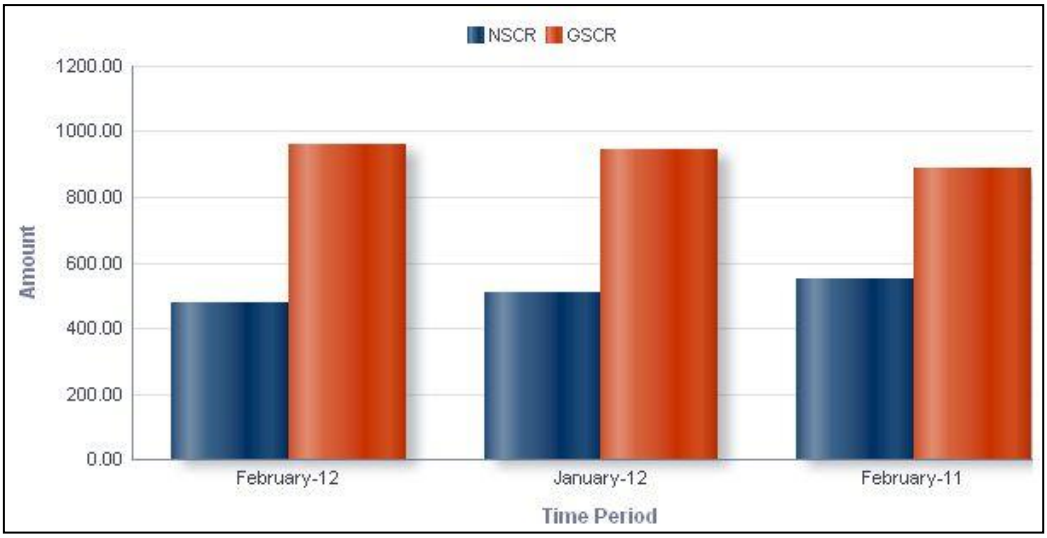
- Net SCR
- Gross SCR

The time period is displayed on the x-axis. Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year

The amounts for Gross and Net SCR estimated for life underwriting risk are displayed on the y-axis in the form of columns.

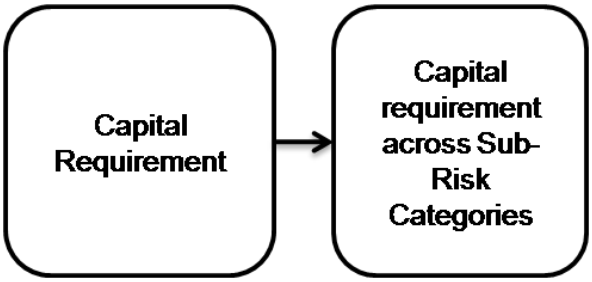
This report is generated for the entity selected in the prompt and for the business segment Life.



Capital Requirement

The **Capital Requirement** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital Requirement graph is as indicated below.



Drill down hierarchy of Capital Requirement

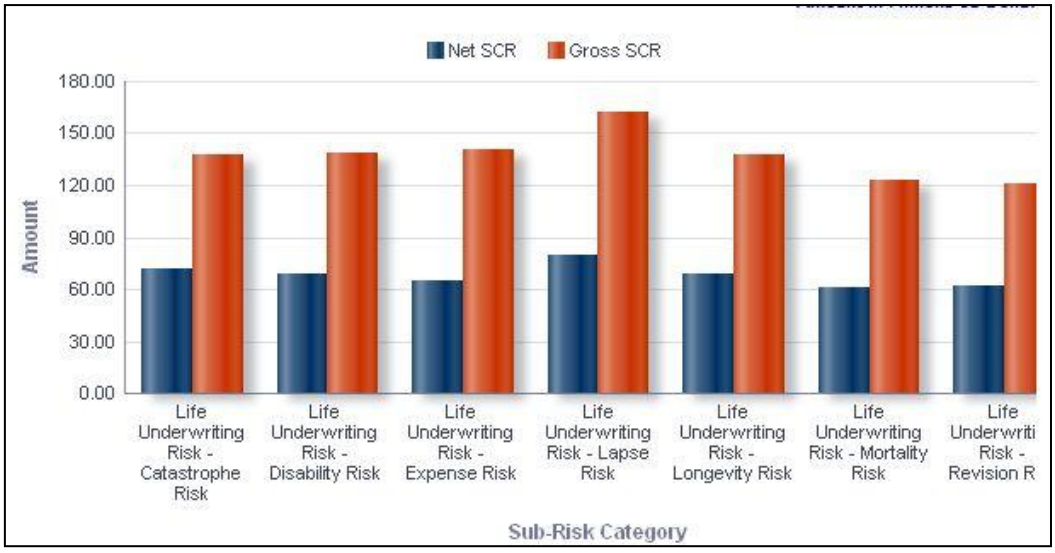
The drill down feature is explained in detail in the following sections.

Capital Requirement across Sub-Risk Categories

This graph shows the Capital requirement information elements namely Gross SCR, Net SCR amounts across all the sub risk categories of the Life business segment for the time period selected in the previous graph - Capital Requirement.

Click any one of the risk category (Net SCR, Gross SCR) in the Capital requirement across customers chart. The graph of **Capital Requirement across Sub-Risk Categories** is displayed. The graph is in column chart format.

Sub-risk categories are displayed on the x-axis. The amounts for Gross and Net SCR are displayed on the y-axis. Risk Numbers are assumed to be allocated and hence additive in nature.



Capital Requirement across Sub-Risk Categories

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the main page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.6.2 Loss Distribution

This displays the distribution of losses for current period for each selected component of life underwriting risk under baseline conditions. This report is displayed in stacked column format.

A given legal entity may have multiple components. Select the **Component** from the drop down list. The Components available are as tabulated.

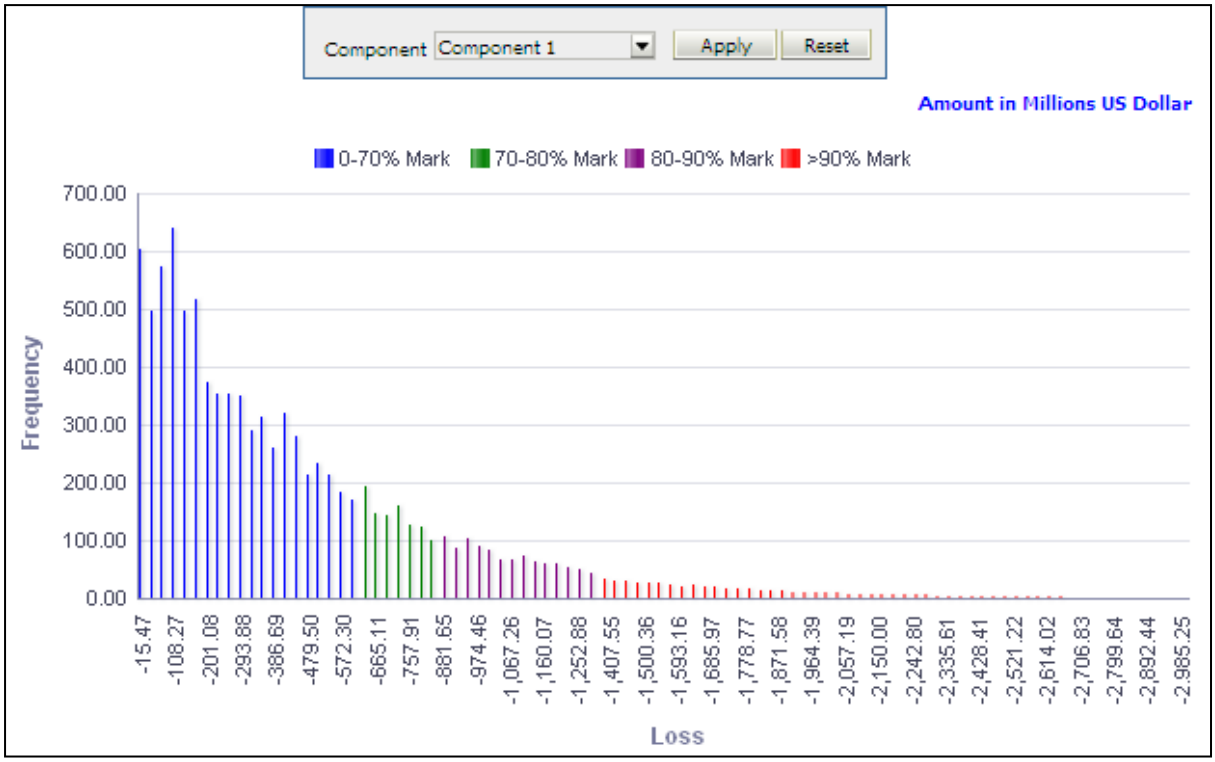
Click **Apply** after selecting the Business Type. Click **Reset** to change the selection.

Loss values are displayed on the x-axis and are sorted in the ascending order with the lowest loss being the first value and highest loss being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of losses – Red
- Next 10% of losses – Purple
- Next 10% of losses – Green
- Remaining losses – Blue

This report is generated for all the entities for which the data is present in the **Run**.



Loss Distribution

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.6.3 Capital Requirement across Legal Entities

This report displays the **SCR** for life underwriting risk across legal entities. The legal entities displayed are those that are node/leaf level items for the legal entity selected as part of the page level filter. This report will have multiple legal entities only in case of Consolidated Runs. The report is displayed in column chart format.

Legal entities which report to the entity selected as a page level filter are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.

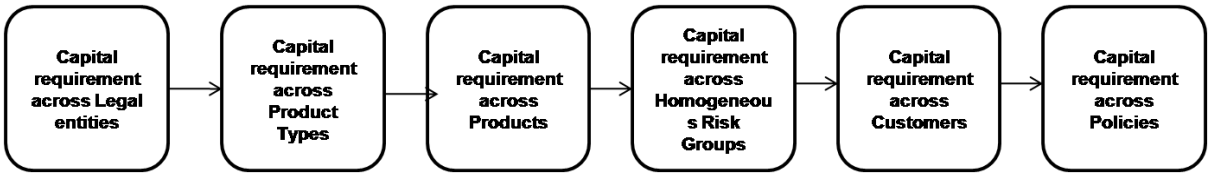
This report is generated for all the entities belonging in the group, of which the entity selected in prompt is the lead entity.

Capital Requirement across Legal Entities

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Capital Requirement across Legal Entities** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital requirement across Legal Entities graph is as indicated.



Drill down hierarchy of Capital Requirement across Legal Entities

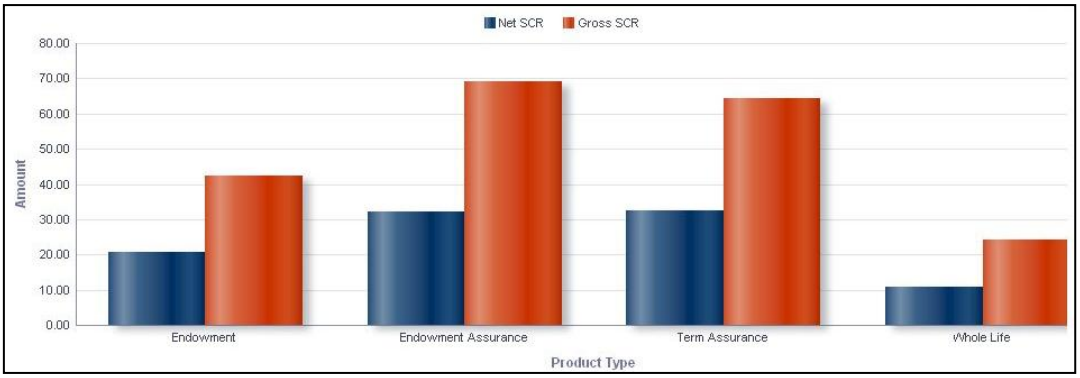
The drill down feature is explained in detail in the following sections.

Capital Requirement across Product Types

This graph shows the Capital Requirement information elements namely Gross SCR, Net SCR amounts for the Product Types falling under the Legal entity selected in the previous graph - Capital Requirement across Legal Entities.

Click any one of the segments in the Capital Requirement across Lines of Business chart. The graph of **Capital requirement across Product Types** is displayed. The graph is displayed in a column chart format.

Product Types are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.



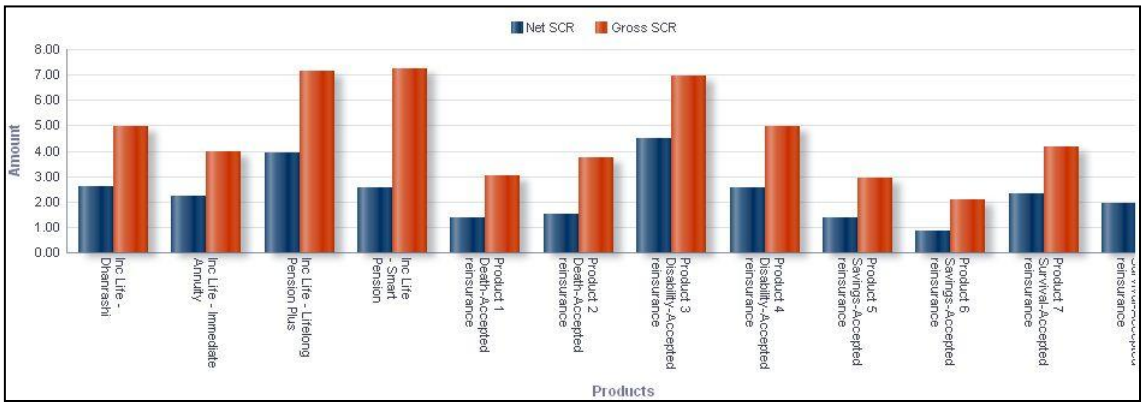
Capital Requirement across Product Type

Capital Requirement across Product

This graph shows the Capital Requirement information elements namely Gross SCR, Net SCR amounts for the Products associated with the Product Type selected in the previous graph - Capital Requirement across Product Type.

Click any one of the segments in the Capital Requirement across Product Types chart. The graph of **Capital requirement across Product** is displayed. The graph is displayed in a column chart format.

Products are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.



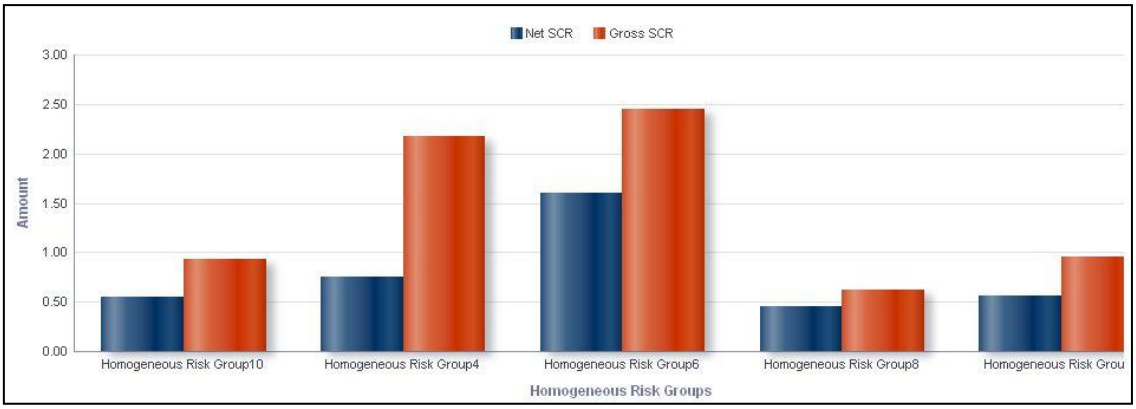
Capital Requirement across Product

Capital Requirement across Homogeneous Risk Groups

This graph shows the Capital Requirement information elements namely Gross SCR, Net SCR amounts across all the homogenous groups associated with the Product selected in the previous graph - Capital Requirement across Products.

Click any one of the segments in the Capital Requirement across Products chart. The graph of **Capital requirement across Homogeneous Risk Groups** is displayed. The graph is displayed in a column chart format.

Homogeneous Risk Groups (HRGs) are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.



Capital Requirement across Homogeneous Risk Groups

Capital Requirement across Customers

This graph shows the Capital Requirement information elements namely Sum Assured, Gross SCR, Net SCR amounts for all the customers falling under the homogenous group selected under the previous graph -Capital Requirement across Homogeneous Risk Groups.

Click any one of the segments in the Capital Requirement across Homogeneous Risk Groups chart. The tabular report of **Capital requirement across Customers** is displayed.

Policy Party Description	Sum Assured	Net SCR	Gross SCR
Customer 18	37.09	0.14	0.70
Customer 50	3.60	0.47	0.86
Customer 91	39.53	0.15	0.59

Capital requirement across Customers

Capital Requirement across Policies

This graph shows the Capital Requirement information elements namely Sum Assured, Gross SCR, Net SCR amounts and the policy information elements namely Policy Number, Premium Payment frequency, Policy type for all the policies bought by the customer selected under the previous graph -Capital Requirement across Customers.

Click any one of the Customers in the Capital Requirement across Customers chart. The tabular report of **Capital requirement across Policies** is displayed.

Policy Code	Policy Type Description	Sum Assured	Premium Payment Type	Net SCR	Gross SCR
Pol0505	Inc Life - Lifelong Pension Plus	3.60	Regular	0.47	0.86

Capital Requirement across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.6.4 Technical Provisions

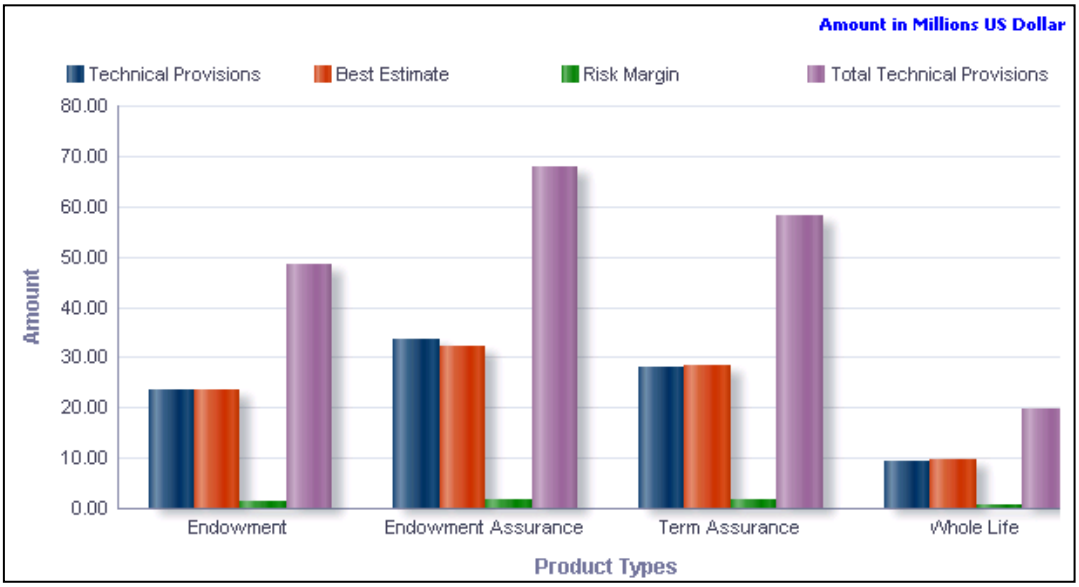
The measures related to technical provisions for life underwriting risk estimated in the current period are displayed across product types. The report is displayed in column chart format.

The provision types include:

- Technical Provisions
- Best Estimate
- Risk Margin
- Total Technical Provisions

Product types are displayed on the x-axis. Values of technical provisions are displayed on the y-axis.

This report is generated for all the entities for which the data is present in the **Run**.

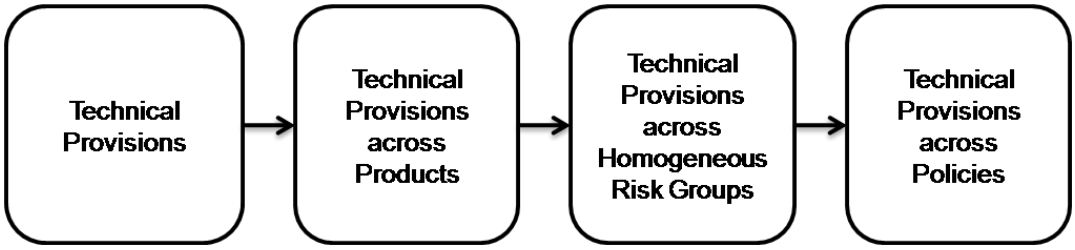


Technical Provisions

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Technical Provisions** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Technical provisions graph is as indicated below.



Drill down hierarchy of Technical Provisions

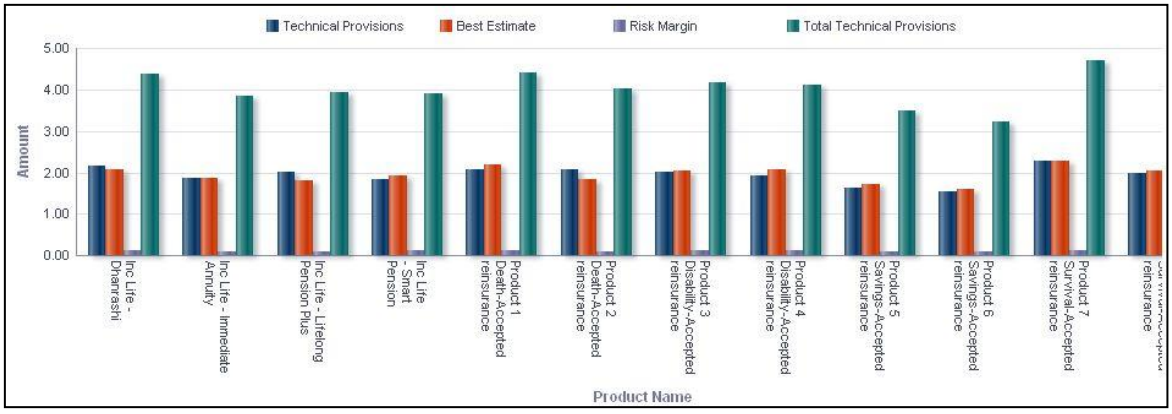
The drill down feature is explained in detail in the following sections.

Technical Provisions across Products

This graph shows the Technical Provision information elements namely Technical Provision, Best estimates, Risk Margin, Total Technical Provisions amount for all the Products associated with the Product Type selected under the previous graph - Technical Provisions.

Click any one of the segments in the Technical provisions chart. The graph of **Technical provisions across Products** is displayed. The graph is displayed in a column chart format.

Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.



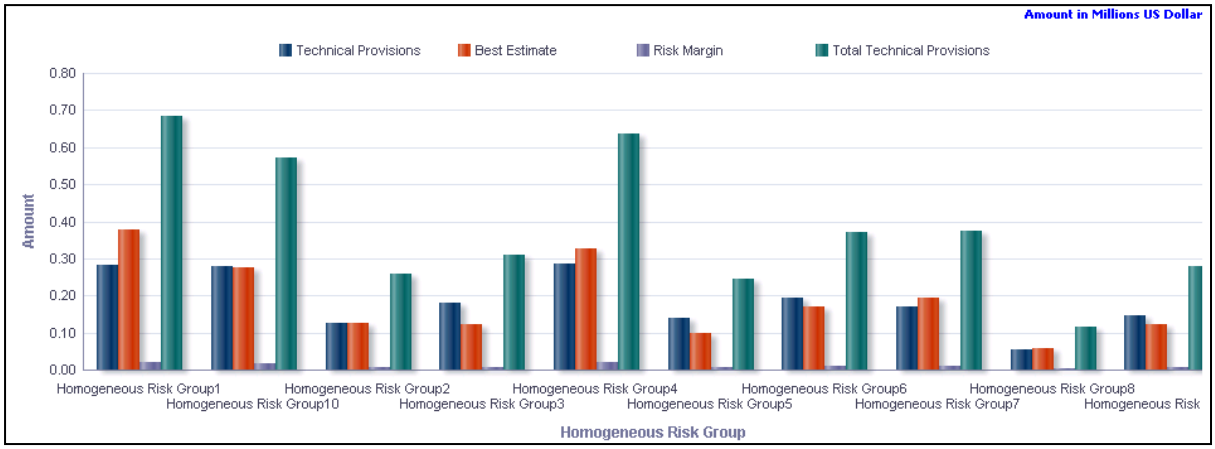
Technical Provisions across Products

Technical Provisions across Homogeneous Risk Groups

This graph shows the Technical Provision information elements namely Technical Provision, Best estimates, Risk Margin, Total Technical Provisions amount across all the homogenous groups associated with the Product selected in the previous graph - Technical Provisions across Products.

Click any one of the segments in the Technical provisions across Products chart. The graph of **Technical provisions across Homogeneous Risk Groups** is displayed. The graph is displayed in a column chart format.

HRGs are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.



Technical Provisions across Homogeneous Risk Groups

Technical Provisions across Policies

This graph shows the Technical Provision information elements namely Technical Provision, Best estimates, Risk Margin, Total Technical Provisions amount and Policy Information elements namely Policy Number, Policy Type, Sum Assured for all the policies falling under the Homogenous Risk group selected in the previous graph - Technical Provisions across Homogeneous Risk Groups.

Click any one of the segments of the Technical provisions across Homogeneous Risk Groups chart. The tabular report of **Technical provisions across Policies** is displayed.

Policy Number	Policy Type	Sum Assured	Technical Provision	Best Estimate	Risk Margin	Total Technical Provisions
Pol0150	Inc Life - Immediate Annuity	3.95	0.07	0.04	0.00	0.11
Pol0157	Inc Life - Immediate Annuity	4.20	0.09	0.13	0.01	0.23
Pol0161	Inc Life - Immediate Annuity	3.71	0.06	0.03	0.00	0.10
Pol0168	Inc Life - Immediate Annuity	4.33	0.06	0.07	0.00	0.13

Technical provisions across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.6.5 Capital Requirement under Stress Scenario

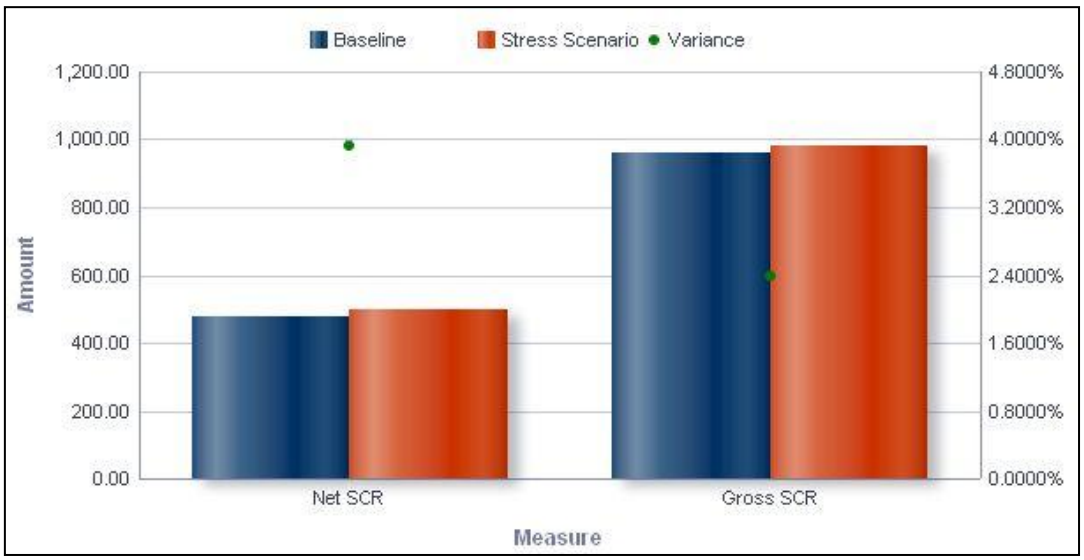
This report compares the baseline and stress SCR values for Life underwriting risk for the current period. The report is displayed in a combination of line and column chart format.

A given legal entity may have multiple Stress Scenarios. Select the **Stress Scenario** from the drop down list. Click **Apply** after selecting the Stress Scenario. Click **Reset** to change the selection.

The Net SCR and Gross SCR for life underwriting risk for the current period are displayed on the x-axis. The values under baseline and stress scenarios are displayed on the primary x-

axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form of points.

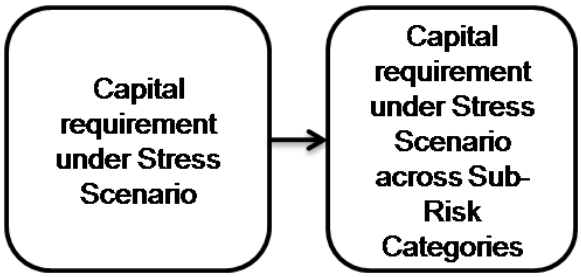
This report is generated for the entity selected in the prompt and for the business segment Life.



Capital Requirement under Stress Scenario

The **Capital Requirement under Stress Scenario** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital Requirement under Stress Scenario graph is as indicated below.



Drill down hierarchy of Capital requirement under Stress Scenario

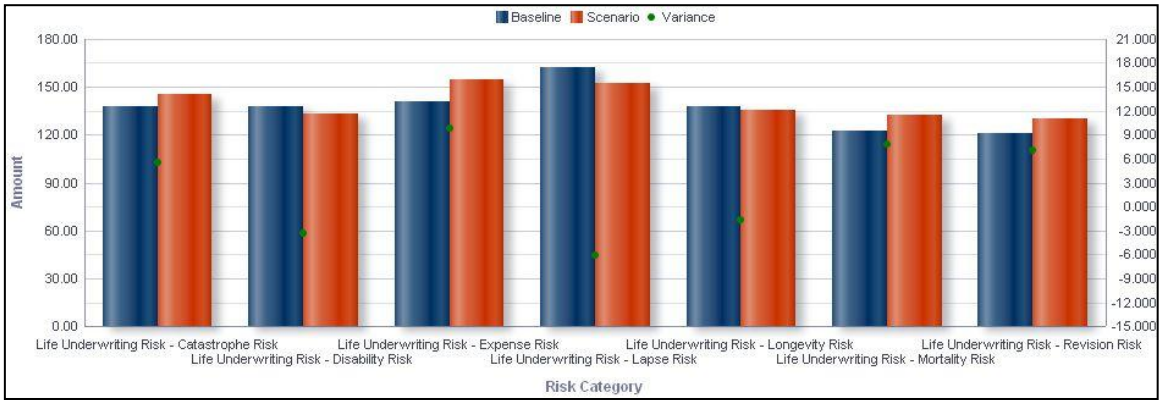
The drill down feature is explained in detail in the following sections.

Capital requirement under Stress Scenario across Sub-Risk categories

This graph shows the Capital requirement information elements namely Gross SCR or Net SCR amounts for Baseline, Stress Scenario in amount and Variance in Percentage, across all the sub risk categories of the Life business segment for the element (Gross SCR or Net SCR) selected in the previous graph - Capital Requirement under Stress Scenario.

Click any one of the segments in the Capital requirement under Stress Scenario chart. The graph of **Capital requirement under Stress Scenario across Sub-Risk Categories** is displayed. The graph displayed is a combination of Line and Column chart.

The Net SCR and Gross SCR for the current period are displayed across Life sub-risk categories on the x-axis. The values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form of points.



Capital requirement under Stress Scenario across Sub-Risk categories

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.6.6 Loss Distribution under Stress Scenario

This displays the distribution of losses for current period for each selected component of life underwriting risk under stress conditions. The report is displayed in a stacked column chart format.

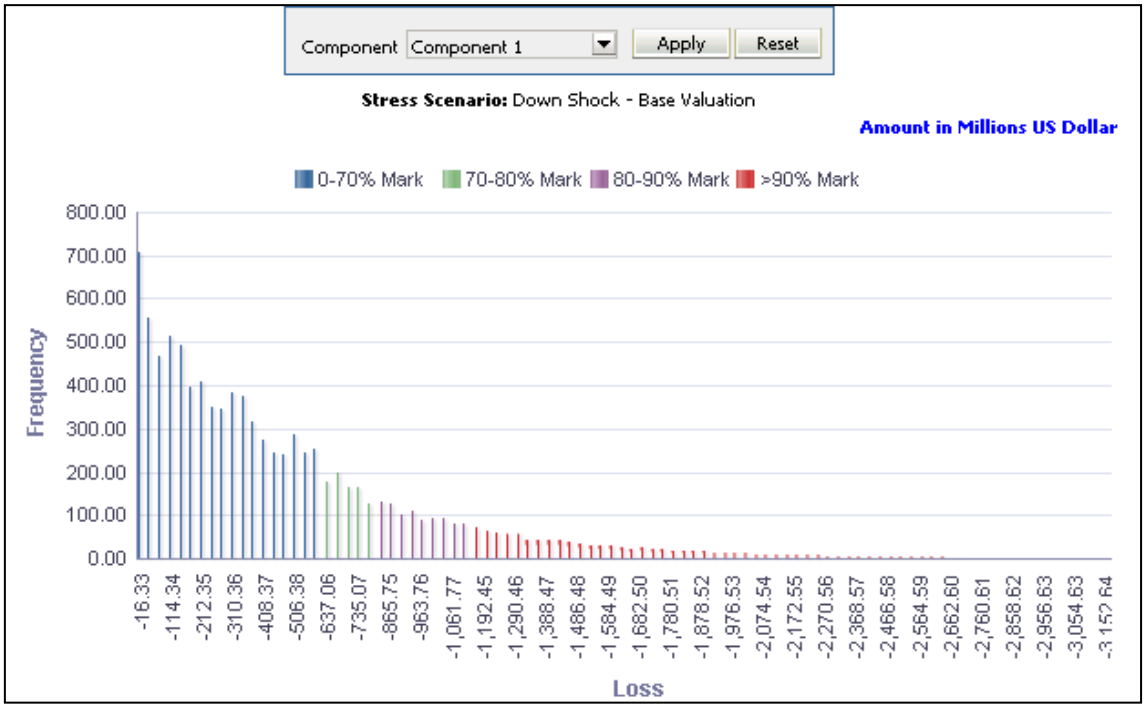
Select the **Component** from the drop down list. Click **Apply** after selecting the Stress Scenario. Click **Reset** to change the selection.

Loss values are displayed on the x-axis and are sorted in the ascending order with the lowest loss being the first value and highest loss being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of losses – Red
- Next 10% of losses – Purple
- Next 10% of losses – Green
- Remaining losses – Blue

This report is generated for all the entities for which the data is present in the run and for selected scenario.



Loss Distribution under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.6.7 Technical Provisions under Stress Scenario

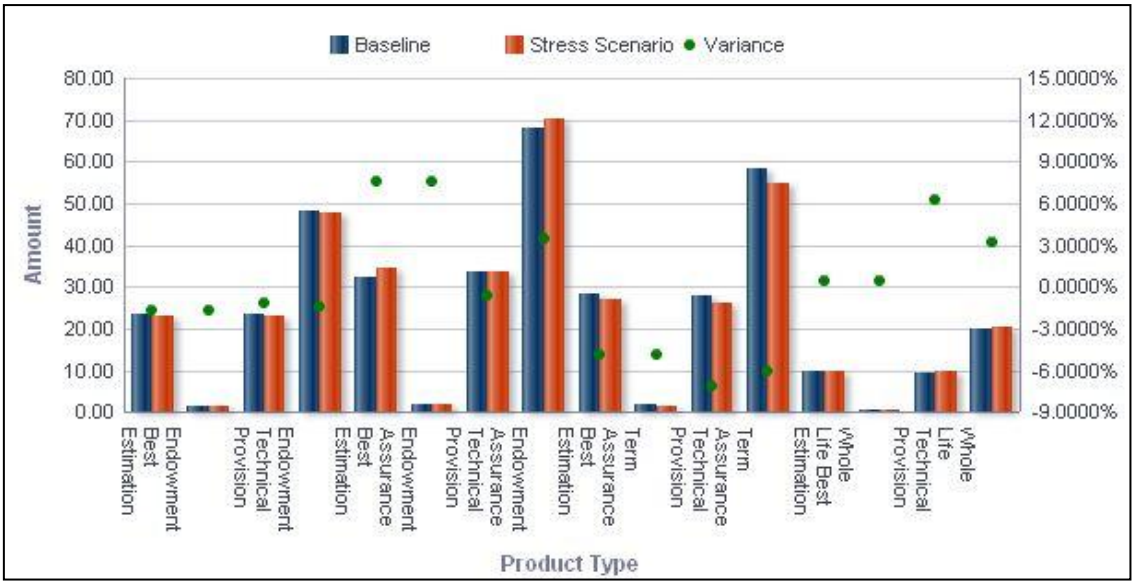
The technical provisions for life-underwriting risk estimated in the current period are compared across baseline and stress scenarios and displayed across product types. The report is displayed in a combination of line and column chart format.

The provision types include:

- Technical Provisions
- Best Estimate
- Risk Margin
- Total Technical Provisions

Product types and technical provision types are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form of points.

This report is generated for all the entities for which the data is present in the run and for selected scenario.

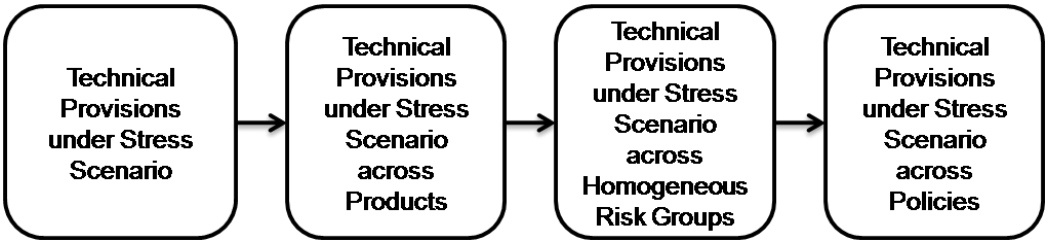


Technical Provisions under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Technical Provisions under Stress Scenario** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Technical provisions under Stress Scenario graph is as indicated below.



Drill down hierarchy of Technical Provisions under Stress Scenario

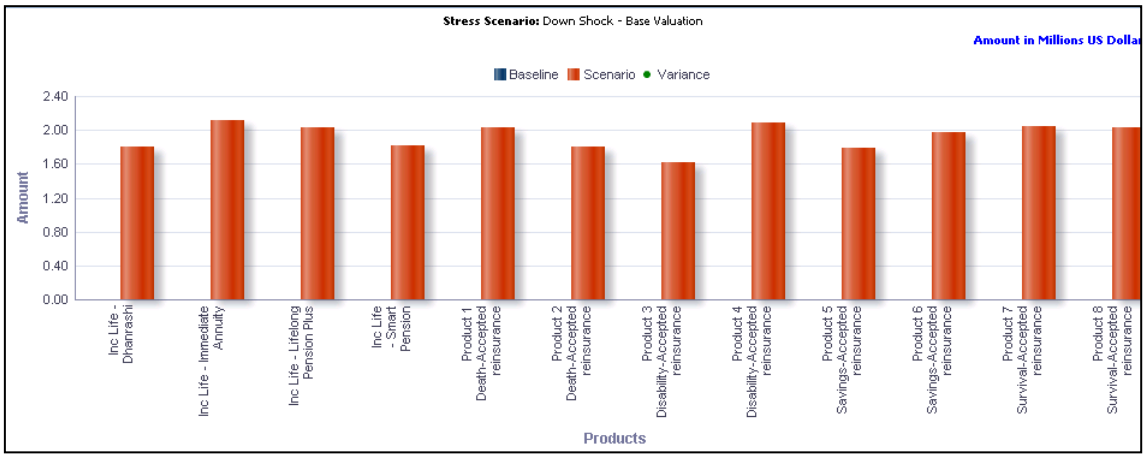
The drill down feature is explained in detail in the following sections.

Technical Provisions under Stress Scenario across Products

This graph shows the Capital Requirement information elements namely Technical Provision, Best Estimate, Risk Margin, Total Technical Provisions for the Baseline, Stress Scenario in Amounts and Variance in percentage for the Product Type and information element (Technical Provision, Best Estimate, Risk Margin orTotal Technical Provisions) selected in the previous graph - Technical Provisions under Stress Scenario.

Click any one of the segments in the Technical provisions under Stress Scenario chart. The graph of **Technical provisions under Stress Scenario across Products** is displayed. The graph is displayed in a column chart format.

Product types are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form of points.



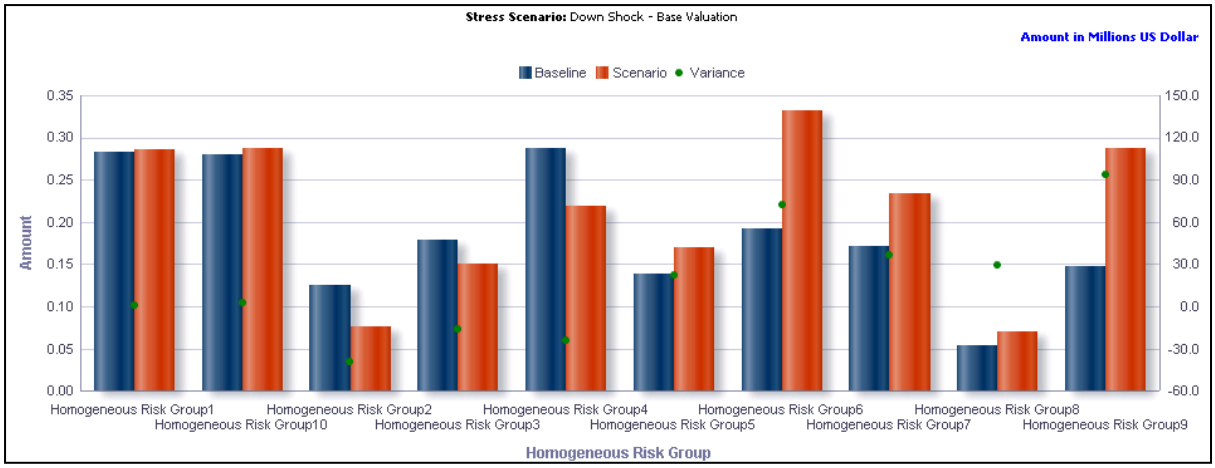
Technical provisions under Stress Scenario across Products

Technical Provisions under Stress Scenario across Homogeneous Risk-Groups

This graph shows the Capital Requirement information elements namely Technical Provision, Best Estimate/Risk Margin or Total Technical Provisions for the Baseline, Stress Scenario in Amounts and Variance in percentage across all Homogenous risk groups associated with the Product selected in the previous graph - Technical Provisions under Stress Scenario across Products.

Click any one of the segments in the Technical provisions under Stress Scenario across Products chart. The graph of **Technical provisions under Stress Scenario across Homogeneous Risk Groups** is displayed. The graph is displayed in a column chart format.

HRGs are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form of points.



Technical Provisions under Stress Scenario across Homogeneous Risk Groups

Technical Provisions under Stress Scenario across Policies

This graph shows the Capital Requirement information elements namely Technical Provision, Best Estimate, Risk Margin or Total Technical Provisions and policy information elements namely Policy Number, Policy Type, Sum assured amount for the Baseline, Stress Scenario in Amounts and Variance in percentage for the Homogenous risk group selected in the previous graph - Technical Provisions under Stress Scenario across Homogeneous Risk Groups.

Click any one of the segments in the Technical provisions under Stress Scenario across Homogeneous Risk Groups chart. The tabular report of **Technical provisions under Stress Scenario across Policies** is displayed.

Policy Code	Policy Type Description	Baseline	Stess Scenario	Variance
Pol0933	Inc Life - Smart Pension	0.10	0.02	-81.1018%
Pol0938	Inc Life - Smart Pension	0.13	0.06	-56.8426%
Pol0940	Inc Life - Smart Pension	0.11	0.05	-53.7100%
Pol0941	Inc Life - Smart Pension	0.05	0.07	42.5431%

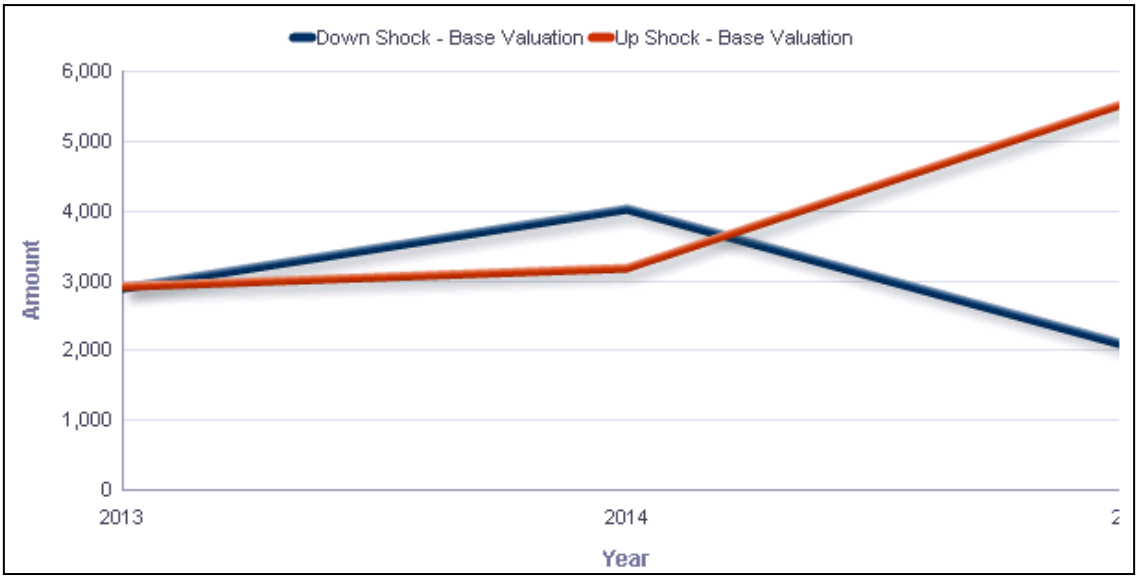
Technical Provisions under Stress Scenario across policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.6.8 SCR Projections across Scenarios

This report displays the projected life underwriting risk SCR for 3 years in the future across scenarios. The report is displayed in a line chart format.

Future time periods are displayed on the x-axis. SCR amount is displayed on the x-axis for each scenario.



SCR Projections across Scenarios

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.7 Health Underwriting Risk

This tab shows the Capital Requirements information elements like Gross SCR, Net SCR, Technical Provisions, Best Estimate and Risk Margin across Risk types, legal entities, various scenarios, components and their projections across time.

1. Click the **Health Underwriting Risk** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned previously.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking on **Apply**, the following graphs or reports are generated:

- Capital Requirement
- Loss Distribution
- Technical Provisions
- Capital Requirement Across Legal Entities
- Capital Requirement under Stress Scenario
- Loss Distribution under Stress Scenario
- Technical Provisions under Stress Scenario
- SCR Projections across Scenarios
- Health Catastrophe Risk

- Break-up of Health Catastrophe Risk
- Break-up of Health Catastrophe Risk under Stress Scenario

1.7.1 Capital Requirement

This report displays the SCR for health underwriting risk across time for the selected health risk type in a graphical format. The report is displayed in a column chart format.

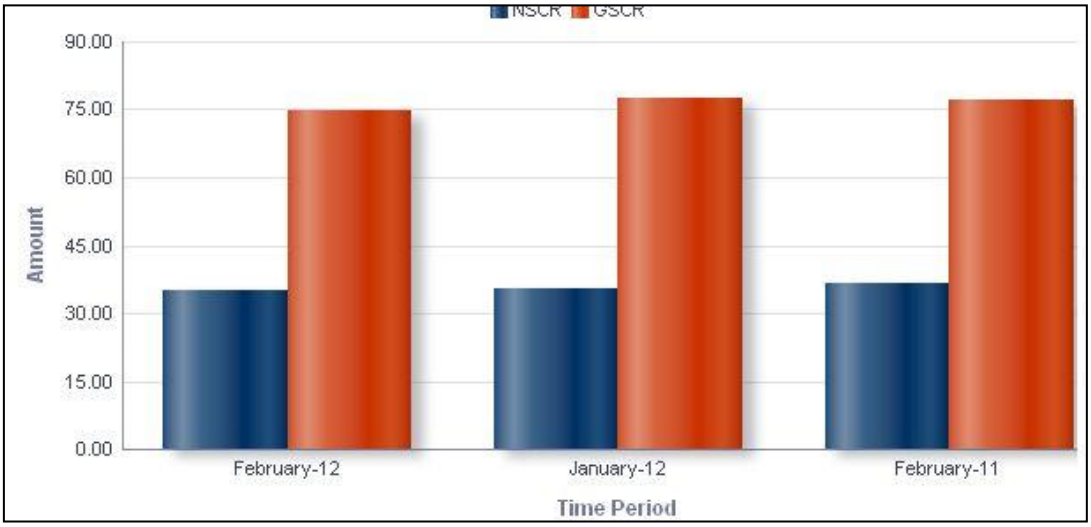
The SCR measures reported include:

- Net SCR
- Gross SCR

The time period is displayed on the x-axis. Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year

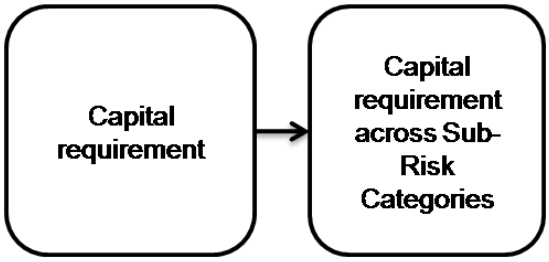
The amounts for Gross and Net SCR estimated for health underwriting risk for the selected risk type are displayed on the y-axis in the form of columns.



Capital Requirement

The **Capital requirement** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital Requirement graph is as indicated below.



Drill Down hierarchy of Capital requirement

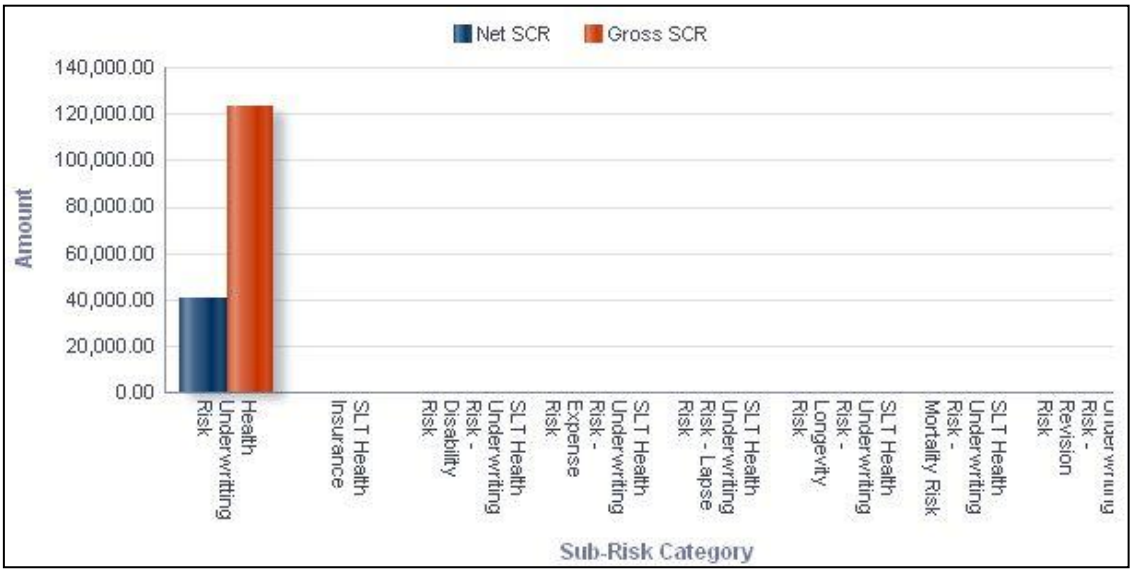
The drill down feature is explained in detail in the following sections.

Capital requirement across Sub Risk categories

This graph shows the Capital requirement information elements namely Gross SCR, Net SCR amounts across all the sub risk categories of health Underwriting for the time period selected in the previous graph - Capital Requirement.

Click any one of the segments in the Capital Requirement chart. The graph of **Capital Requirement across Sub Risk Categories** is displayed. The graph is displayed in a column chart format.

Sub-risk categories are displayed on the x-axis. The amounts for Gross and Net SCR are displayed on the y-axis.



Capital requirement across Sub-Risk categories

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.7.2 Loss Distribution

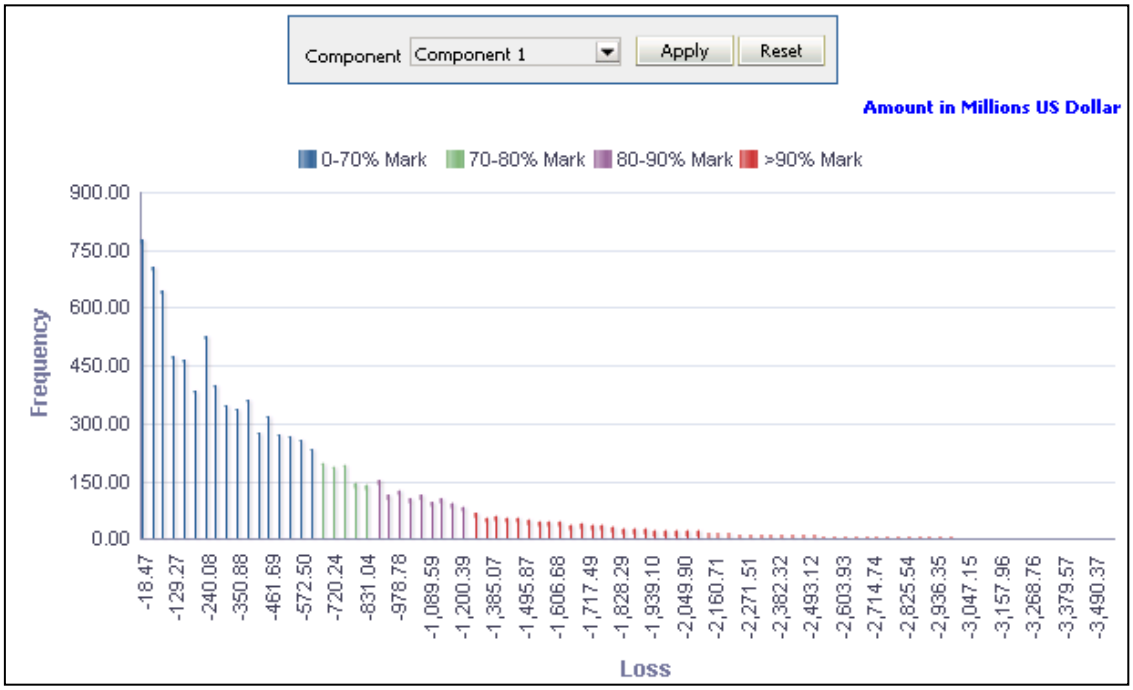
This displays the current period health underwriting risk loss distribution for the selected health risk type and component under baseline conditions. The report is displayed in a stacked column chart format.

A given legal entity may have multiple Components. Select the **Component** from the drop down list. Click **Apply** after selecting the Component. Click **Reset** to change the selection.

Loss values are displayed on the x-axis and are sorted in the ascending order with the lowest loss being the first value and highest loss being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of losses – Red
- Next 10% of losses – Purple
- Next 10% of losses – Green
- Remaining losses – Blue



Loss Distribution

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

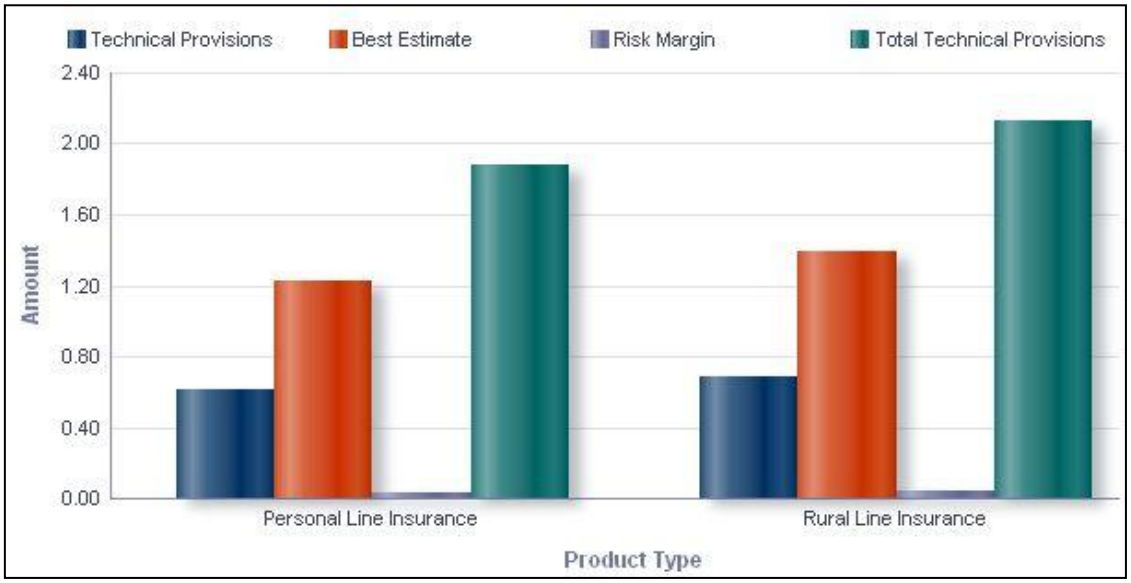
1.7.3 Technical Provisions

The technical provisions for health underwriting risk estimated in the current period are displayed across product types. The report is displayed in a column chart format.

The provision types include:

- Technical Provisions
- Best Estimate
- Risk Margin
- Total Technical Provisions

Product types are displayed on the x-axis. Technical provision amounts are displayed on the y-axis.

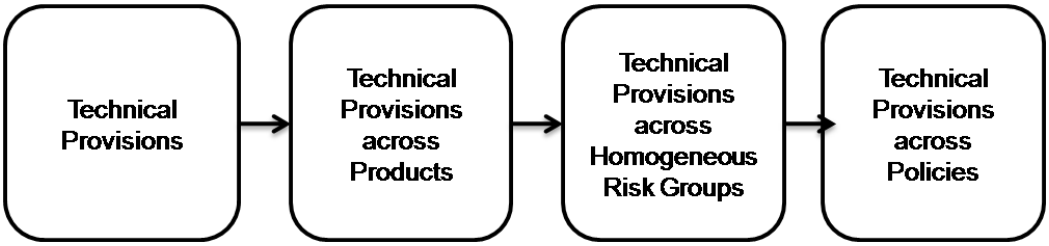


Technical provisions

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Technical Provisions** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Technical Provisions graph is as indicated below.



Drill down hierarchy of Technical Provisions

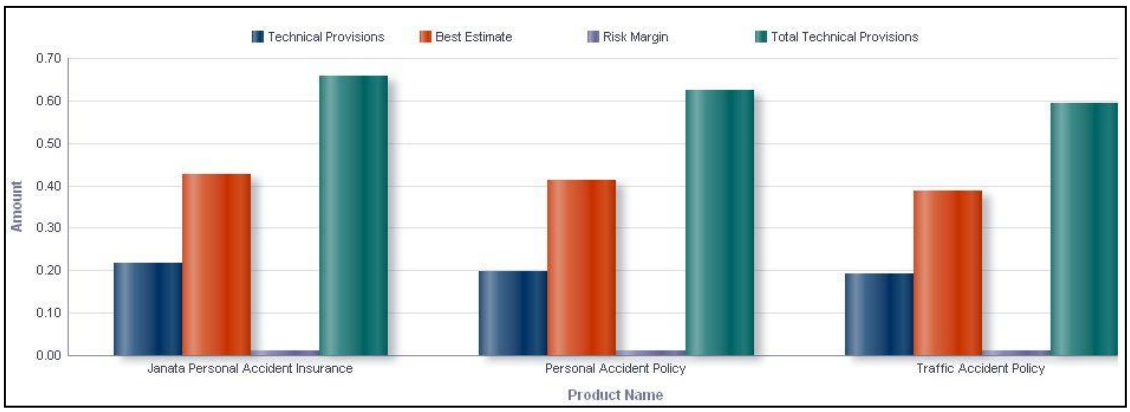
The drill down feature is explained in detail in the following sections.

Technical provisions across Products

This graph shows the Technical Provision information elements namely Technical Provision, Best estimates, Risk Margin, Total Technical Provisions amount for all the Products associated with the Product Type selected under the previous graph - Technical Provisions.

Click any one of the segments in the Technical Provision chart. The graph of **Technical Provisions across Products** is displayed. The graph is displayed in a column chart format.

Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.



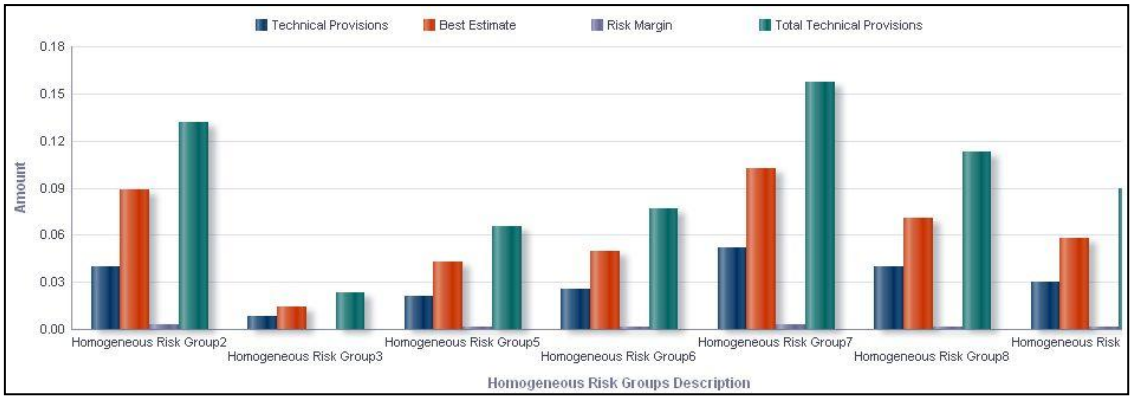
Technical provisions across products

Technical provisions across Homogeneous Risk Groups

This graph shows the Technical Provision information elements namely Technical Provision, Best estimates, Risk Margin, Total Technical Provisions amount across all the homogenous groups associated with the Product selected in the previous graph - Technical Provisions across Products.

Click any one of the segments in the Technical Provision across Products chart. The graph of **Technical Provisions across Homogeneous Risk Groups** is displayed. The graph is displayed in a column chart format.

HRGs are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.



Technical provisions across Homogeneous Risk Groups

Technical provisions across Policies

This graph shows the Technical Provision information elements namely Technical Provision, Best estimates, Risk Margin, Total Technical Provisions amount and Policy Information elements namely Policy Number, Policy Type, Sum Assured for all the policies falling under the Homogenous Risk group selected in the previous graph - Technical Provisions across Homogeneous Risk Groups.

Click any one of the segments in the Technical Provision across Homogeneous Risk Groups chart. The tabular report of **Technical Provisions across Policies** is displayed.

Policy Number	Policy Type	Sum Assured	Technical Provision	Best Estimate	Risk Margin	Total Technical Provisions
Pol1775	Janata Personal Accident Insurance	3.68	0.01	0.02	0.00	0.03
Pol1779	Janata Personal Accident Insurance	4.24	0.02	0.04	0.00	0.06
Pol1783	Janata Personal Accident Insurance	4.46	0.01	0.02	0.00	0.04

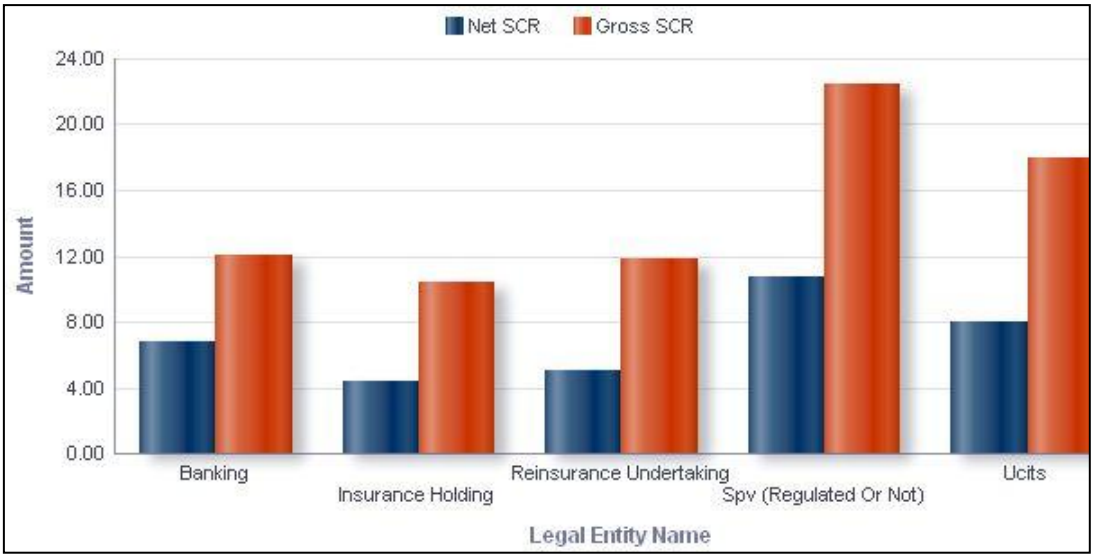
Technical provisions across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.7.4 Capital Requirement across Legal Entities

This report displays the SCR for health underwriting risk across legal entities based on the health risk type selected. The legal entities displayed are those that are node/leaf level items for the legal entity selected as part of the page level filter. This report will have multiple legal entities only in case of Consolidated Runs. The report is displayed in a column chart format.

Legal entities which report to the entity selected as a page level filter are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.

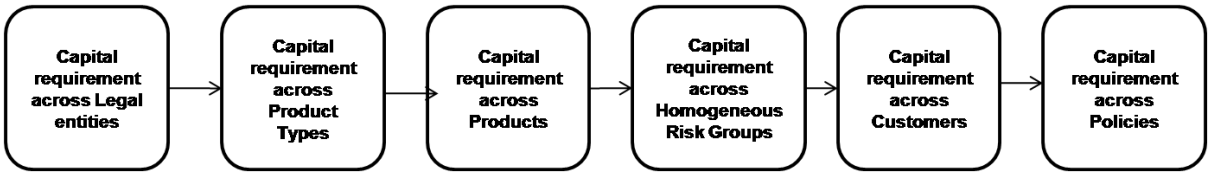


Capital Requirement across Legal Entities

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Capital Requirement across Legal Entities** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital Requirement across Legal Entities graph is as indicated below.



Drill down hierarchy of Capital Requirement across Legal Entities

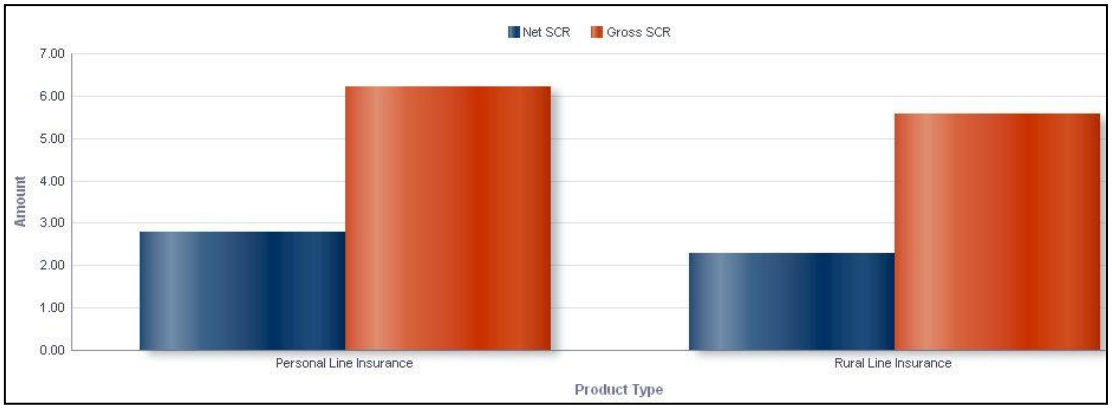
The drill down feature is explained in detail in the following sections.

Capital requirement across Product Types

This graph shows the Capital Requirement information elements namely Gross SCR, Net SCR amounts for the Product Types falling under the Legal entity selected in the previous graph - Capital Requirement across Legal Entities.

Click any one of the segments in the Capital Requirement across Lines of Business chart. The graph of **Capital Requirement across Product Types** is displayed. The graph is displayed in a column chart format.

Product Types are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.



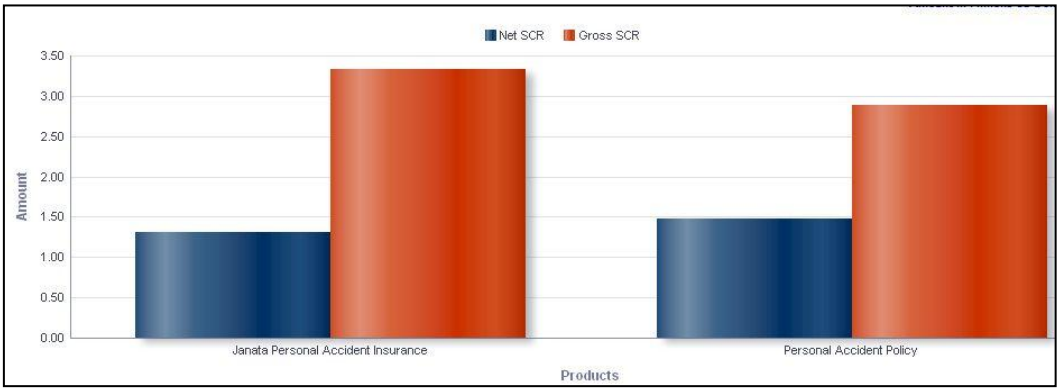
Capital requirement across Product Types

Capital requirement across Products

This graph shows the Capital Requirement information elements namely Gross SCR, Net SCR amounts for the Products associated with the Product Type selected in the previous graph - Capital Requirement across Product Type.

Click any one of the segments in the Capital Requirement across Product Types chart. The graph of **Capital Requirement across Products** is displayed. The graph is displayed in a column chart format.

Products are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.



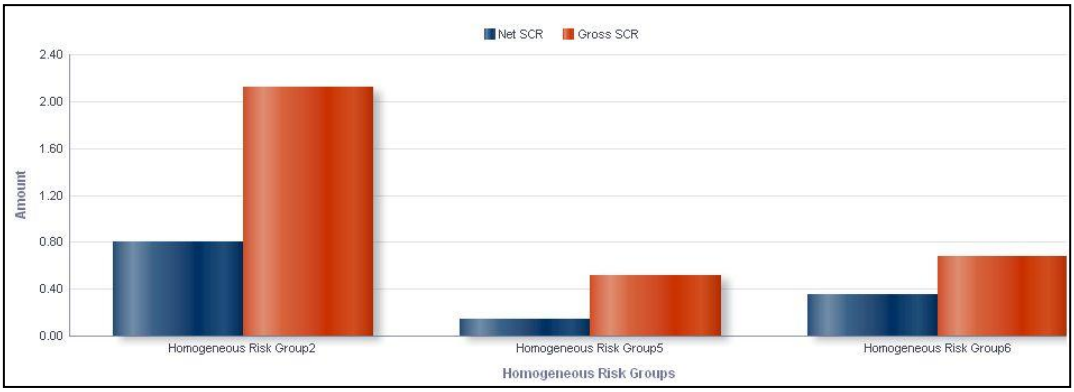
Capital requirement across Products

Capital requirement across Homogeneous Risk Groups

This graph shows the Capital Requirement information elements namely Gross SCR, Net SCR amounts across all the homogenous groups associated with the Product selected in the previous graph - Capital Requirement across Products.

Click any one of the segments in the Capital Requirement across Products chart. The graph of **Capital Requirement across Homogeneous Risk Groups** is displayed. The graph is displayed in a column chart format.

Homogeneous Risk Groups (HRGs) are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.



Capital requirement across Homogeneous Risk Groups

Capital requirement across Customers

This graph shows the Capital Requirement information elements namely Sum Assured, Gross SCR, Net SCR amounts for all the customers falling under the homogenous group selected under the previous graph - Capital Requirement across Homogeneous Risk Groups.

Click any one of the segments in the Capital Requirement across Homogeneous Risk Groups chart. The tabular report of **Capital Requirement across Customers** is displayed.

Policy Party Description	Sum Assured	Net SCR	Gross SCR
Customer 92	3.56	0.73	0.93

Capital requirement across Customers

Capital requirement across Policies

This graph shows the Capital Requirement information elements namely Sum Assured, Gross SCR, Net SCR amounts and the policy information elements namely Policy Number, Premium Payment frequency, Policy type for all the policies bought by the customer selected under the previous graph - Capital Requirement across Customers.

Click any one of the segments in the Capital Requirement across Customers chart. The tabular report of **Capital Requirement across Policies** is displayed.

Policy Code	Policy Type Description	Sum Assured	Premium Payment Type	Net SCR	Gross SCR
Pol1396	Personal Accident Policy	3.56	Regular	0.73	0.93

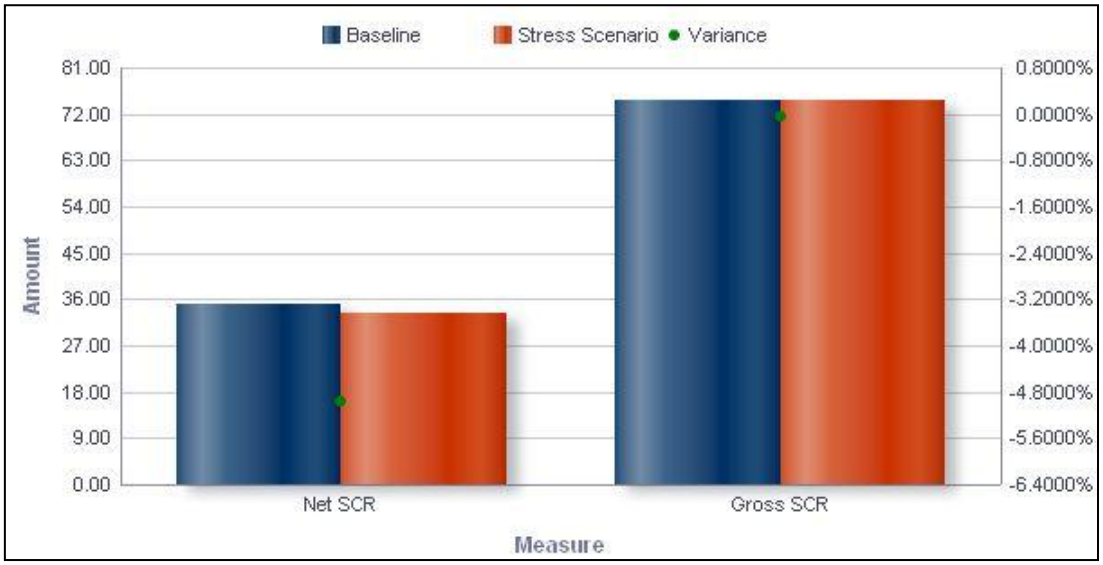
Capital requirement across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.7.5 Capital Requirement under Stress Scenario

This report compares the baseline and stress SCR values for the selected health risk type for the current period. The report is displayed in a combination of line and column chart format.

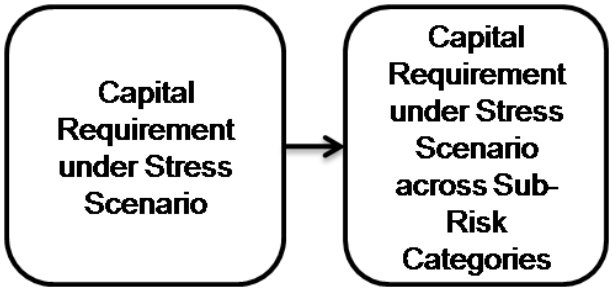
The Net SCR and Gross SCR for Health underwriting risk for the current period are displayed on the x-axis. The values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points and not lines.



Capital Requirement under Stress Scenario

The **Capital Requirement under Stress Scenario** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital Requirement under Stress Scenario graph is as indicated below.



Drill down hierarchy of Capital Requirement under Stress Scenario

The drill down feature is explained in detail in the following sections.

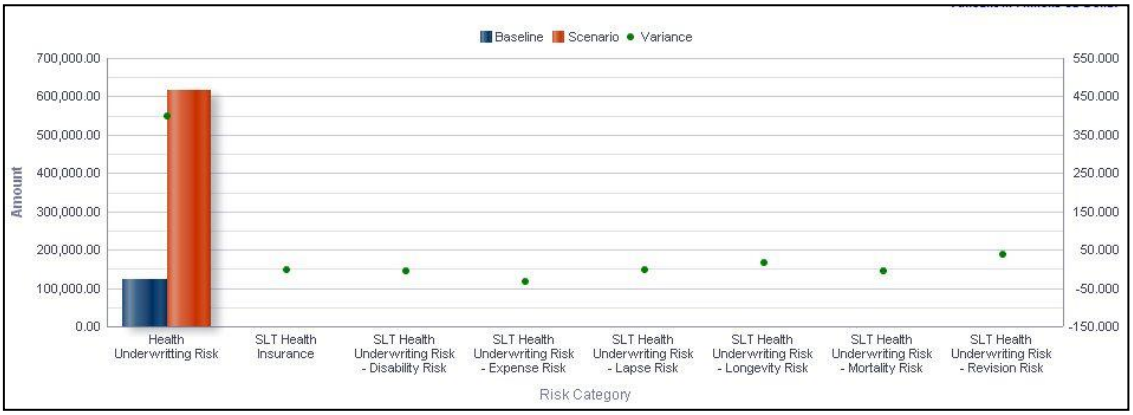
Capital requirement under Stress Scenario across Sub-Risk Categories

This graph shows the Capital requirement information elements namely Gross SCR or Net SCR amounts for Baseline, Stress Scenario in amount and Variance in Percentage, across all

the sub risk categories of Health Underwriting segment for the element (Gross SCR / Net SCR) selected in the previous graph - Capital Requirement under Stress Scenario.

Click any one of the segments in the Capital Requirement under Stress Scenario chart. The graph of **Capital Requirement under Stress Scenario across Sub-Risk Categories** is displayed. The graph displayed is a combination of Column and Line chart.

The Net SCR and Gross SCR for the current period are displayed across Health sub-risk categories on the x-axis. The values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points.



Capital requirement under Stress Scenario across Sub-Risk Categories

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.7.6 Loss Distribution under Stress Scenario

This displays the distribution of losses for current period for each selected component of health underwriting risk under stress conditions. The report is displayed in a stacked column chart format.

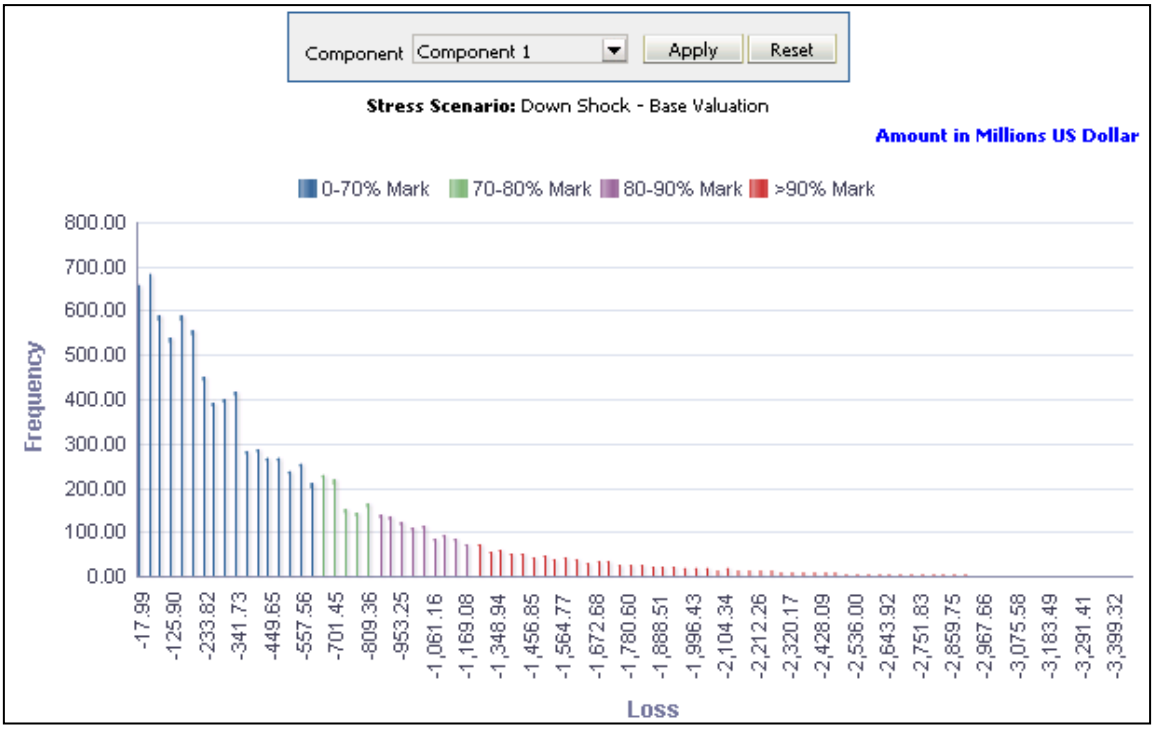
A given legal entity may have multiple Components. Select the **Component** from the drop down list. Click **Apply** after selecting the Component. Click **Reset** to change the selection

Loss values are displayed on the x-axis and are sorted in the ascending order with the lowest loss being the first value and highest loss being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of losses – Red
- Next 10% of losses – Purple
- Next 10% of losses – Green

- Remaining losses – Blue



Loss Distribution under Stress Scenario

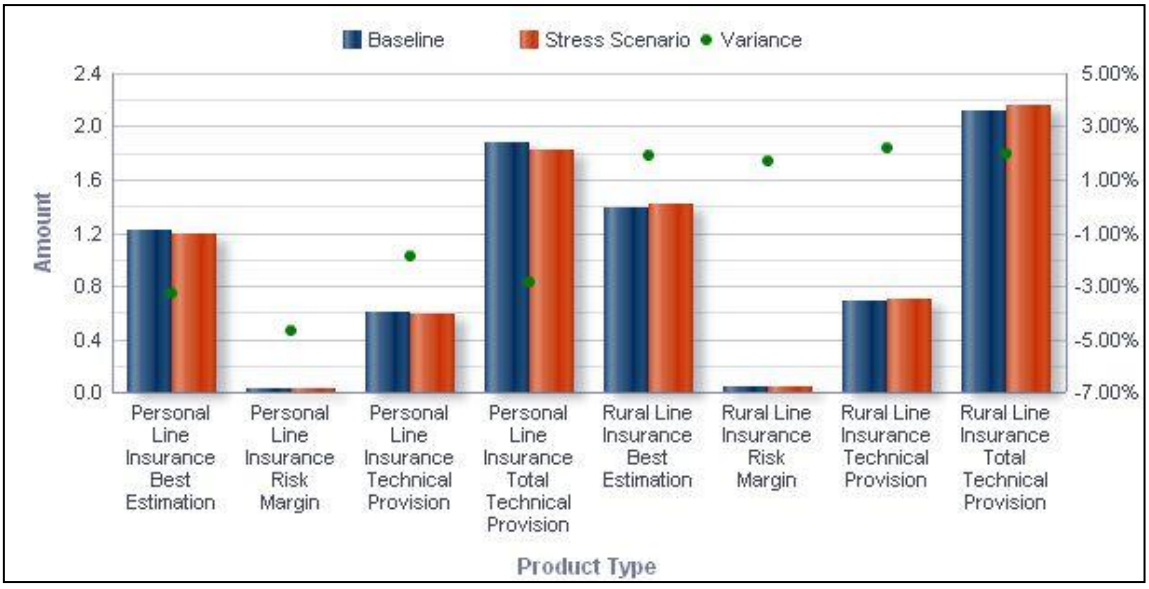
NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.7.7 Technical Provisions under Stress Scenario

The technical provisions for health - underwriting risk estimated in the current period are compared across baseline and stress scenarios and displayed across product types. The provision types include:

- Technical Provisions
- Best Estimate
- Risk Margin
- Total Technical Provisions

Product types and technical provision types are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form points and not lines.

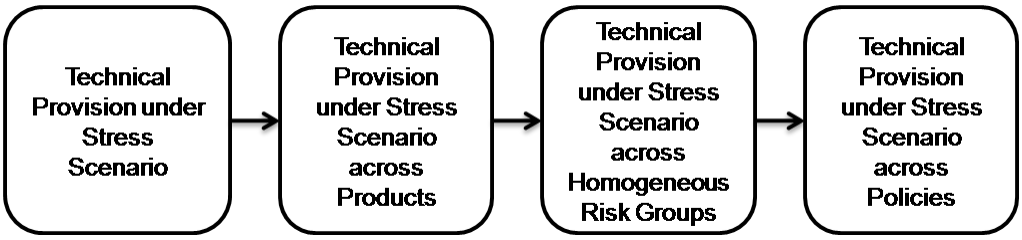


Technical Provisions under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Technical Provisions under Stress Scenario** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Technical Provisions under Stress Scenario graph is as indicated below.



Drill down hierarchy of Technical Provisions under Stress Scenario

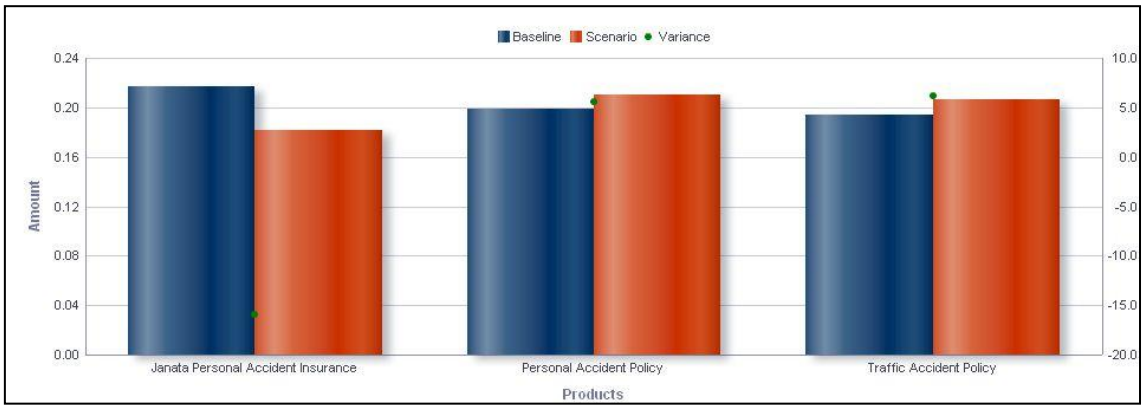
The drill down feature is explained in detail in the following sections.

Technical Provisions under Stress Scenario across Products

This graph shows the Capital Requirement information elements namely Technical Provision, Best Estimate, Risk Margin, Total Technical Provisions for the Baseline, Stress Scenario in Amounts and Variance in percentage for the Product Type and information element (Technical Provision/Best Estimate/Risk Margin/Total Technical Provisions) selected in the previous graph - Technical Provisions under Stress Scenario.

Click any one of the segments in the Technical Provisions under Stress Scenario chart. The graph of **Technical Provisions under Stress Scenario across Products** is displayed. The graph is displayed in a column chart format.

Product types are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form points.



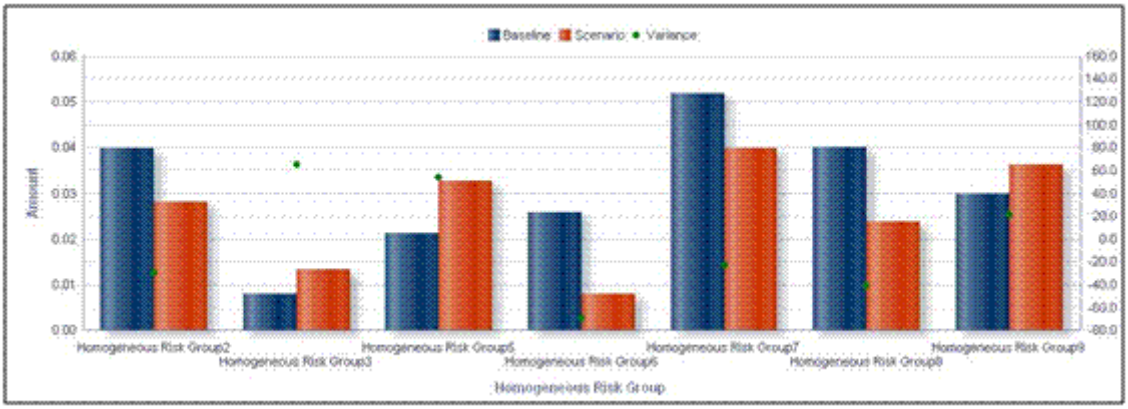
Technical Provisions under Stress Scenario across Products

Technical Provisions under Stress Scenario across Homogeneous Risk Groups

This graph shows the Capital Requirement information elements namely Technical Provision/Best Estimate/Risk Margin/Total Technical Provisions for the Baseline, Stress Scenario in Amounts and Variance in percentage across all Homogenous risk groups associated with the Product selected in the previous graph - Technical Provisions under Stress Scenario across Products.

Click any one of the segments in the Technical Provisions under Stress Scenario across products chart. The graph of **Technical provisions under Stress Scenario across Homogeneous Risk Groups** is displayed. The graph is displayed in a column chart format.

HRGs are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form points.



Technical Provisions under Stress Scenario across Homogeneous Risk Groups

Technical Provisions under Stress Scenario across Policies

This graph shows the Capital Requirement information elements namely Technical Provision/Best Estimate/Risk Margin/Total Technical Provisions and policy information elements namely Policy Number, Policy Type, Sum assured amount for the Baseline, Stress Scenario in Amounts and Variance in percentage for the Homogenous risk group selected in the previous graph - Technical Provisions under Stress Scenario across Homogeneous Risk Groups.

Click any one of the segments in the Technical Provisions under Stress Scenario across Homogeneous Risk Groups chart. The tabular report of **Technical provisions under Stress Scenario across Policies** is displayed.

Policy Code	Policy Type Description	Baseline	Stess Scenario	Variance
Pol1775	Janata Personal Accident Insurance	0.01	0.01	31.6766%
Pol1779	Janata Personal Accident Insurance	0.02	0.01	-57.3526%
Pol1783	Janata Personal Accident Insurance	0.01	0.01	-39.2722%

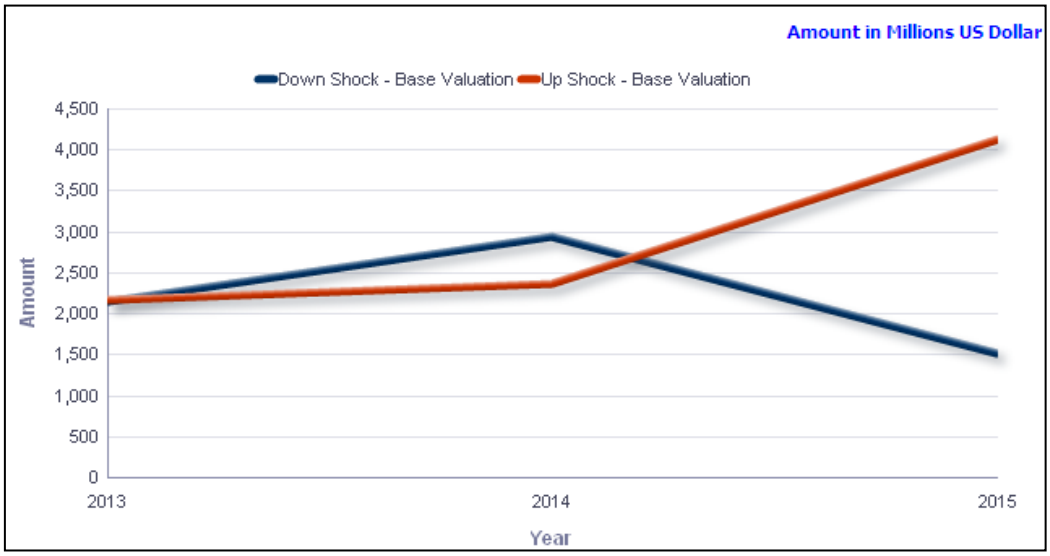
Technical Provisions under Stress Scenario across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.7.8 SCR Projections across Scenarios

This report displays the projected health underwriting risk SCR for 3 years in the future across scenarios. The report is displayed in a line chart format.

Future time periods are displayed on the x-axis. SCR amount is displayed on the x-axis for each scenario.



SCR Projection across Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.7.9 Health Catastrophe Risk

This section includes reports on health catastrophe risk This includes health like life (Health-SLT) and health non life (Health – Non SLT).

1.7.9.1 Break-up of Health Catastrophe Risk

This report shows a break-up of health catastrophe risk across health catastrophe sub-risk categories and time. The report generated is in stacked column chart format.

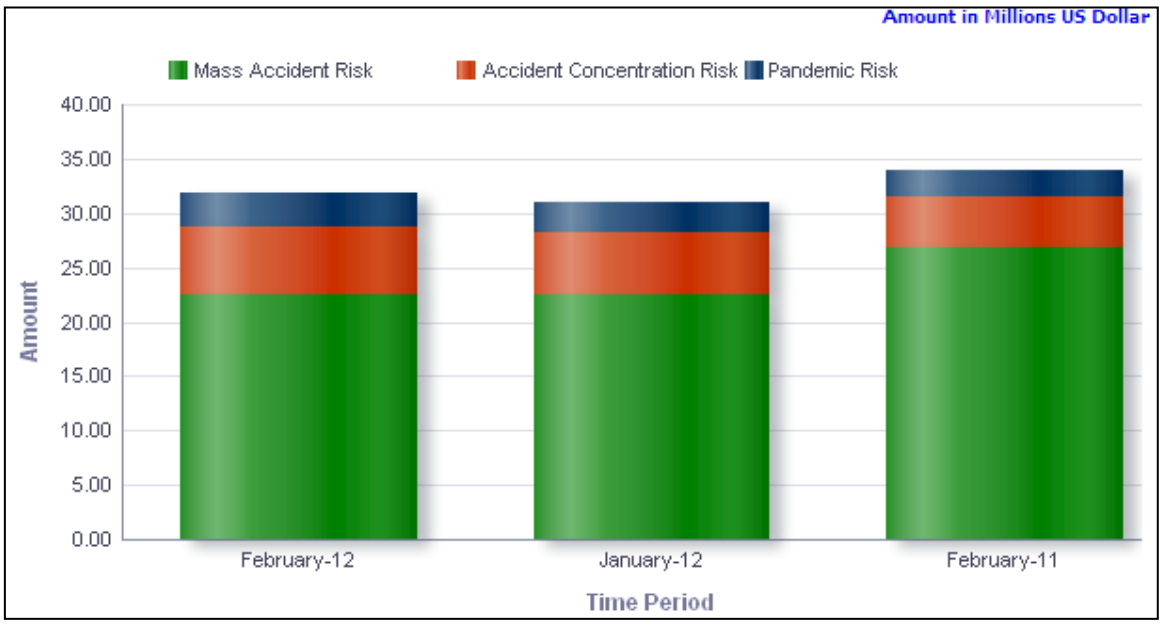
For example, following the screenshot on Health catastrophe sub-risk categories include:

- Mass Accident Risk
- Accident Concentration Risk
- Pandemic Risk

Time period is displayed on the x-axis. Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year

The SCR amounts are displayed for each sub risk category as stacked columns.



Break-up of health Catastrophe Risk

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.7.9.2 Break-up of Health Catastrophe Risk under Stress Scenario

This report compares the baseline and stress SCR values across health catastrophe sub-risk categories for the current period. The report is displayed in a combination of line and column chart format.

The health catastrophe sub-risk categories are displayed on the x-axis. The values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points.

Break-up of Health Catastrophe Risk under Stress Scenario

The health catastrophe sub-risk categories are displayed on the x-axis. The values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points.

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.8 Non-Life Underwriting Risk

This tab shows the Capital Requirements information elements like Gross SCR, Net SCR, Technical Provisions, Best Estimate and Risk Margin across Risk types, legal entities, various scenarios, components and their projections across time.

1. Click **Non-Life Underwriting Risk** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned previously.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking **Apply**, the following graphs or reports are generated:

- Capital Requirement
- Loss Distribution
- Break-up of Non-Life Catastrophe Risk
- Technical Provisions
- Capital Requirement across Legal Entities
- Capital Requirement under Stress Scenario
- Loss Distribution under Stress Scenario
- Break-up of Non-Life Catastrophe Risk under Stress Scenario
- SCR Projections across Scenarios
- Technical Provisions under Stress Scenario

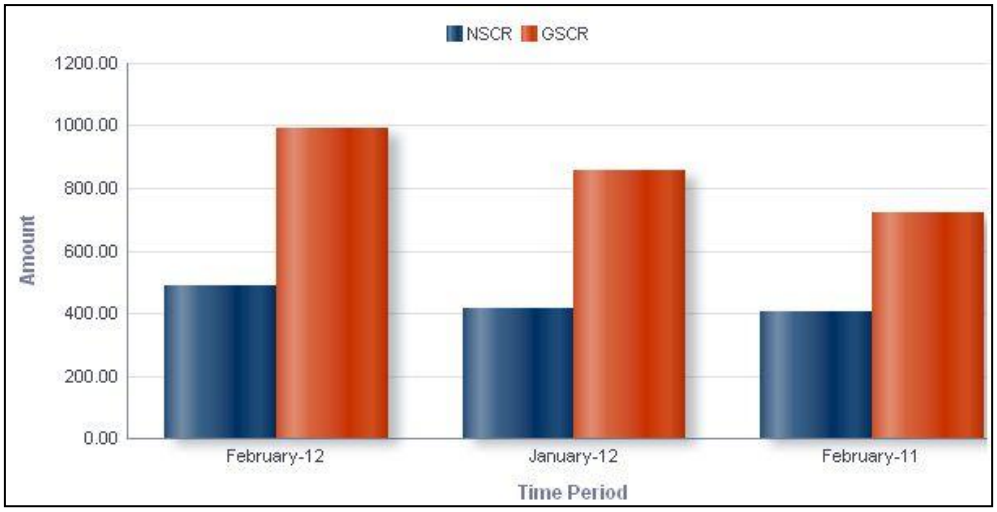
1.8.1 Capital Requirement

This report displays the **SCR** for underwriting risk across time in a graphical format for non-life underwriting risk. The report is displayed in a column chart format.

The SCR measures reported include:

- Net SCR
- Gross SCR

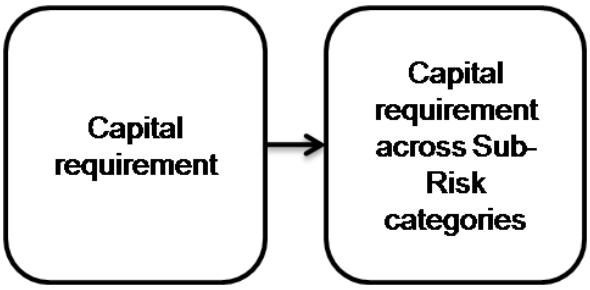
This report is generated for the entity selected in the prompt and for the business segment Non Life.



Capital Requirement

The **Capital requirement** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital requirement graph is as indicated below.



Drill down hierarchy of Capital requirement

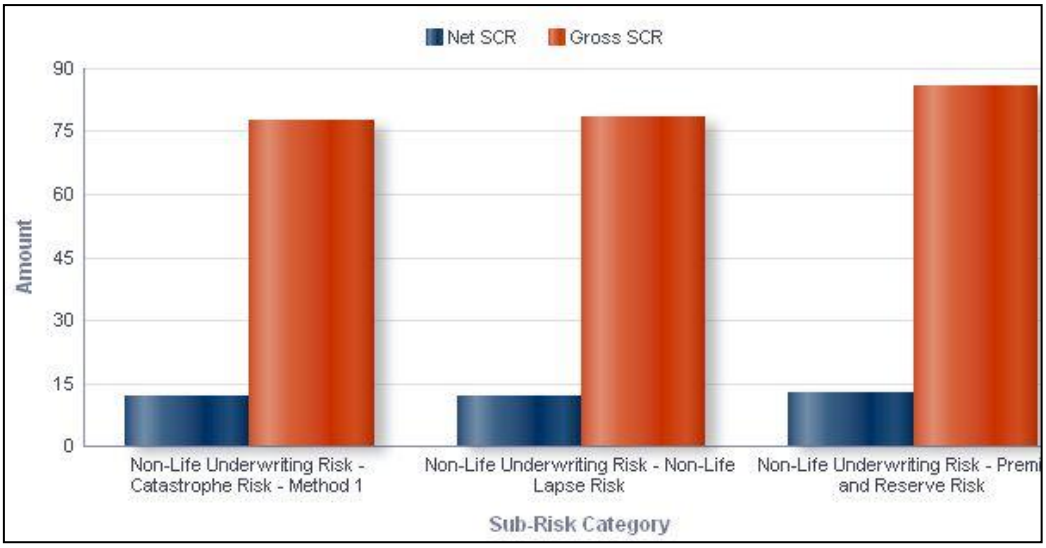
The drill down feature is explained in detail in the following sections.

Capital requirement across Sub-Risk Categories

This graph shows the Capital requirement information elements namely Gross SCR, Net SCR amounts across all the sub risk categories of non life segment for the time period selected in the previous graph - Capital Requirement.

Click any one of the segments in the Capital Requirement chart. The graph of **capital requirement across Sub-Risk Categories** is displayed. The graph is displayed in a column chart format.

Sub-risk categories are displayed on the x-axis. The amounts for Gross and Net SCR are displayed on the y-axis.



Capital requirement across Sub-Risk Categories

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.8.2 Loss Distribution

This displays distribution of losses for the current period for each selected component of Non-life underwriting risk under baseline conditions.

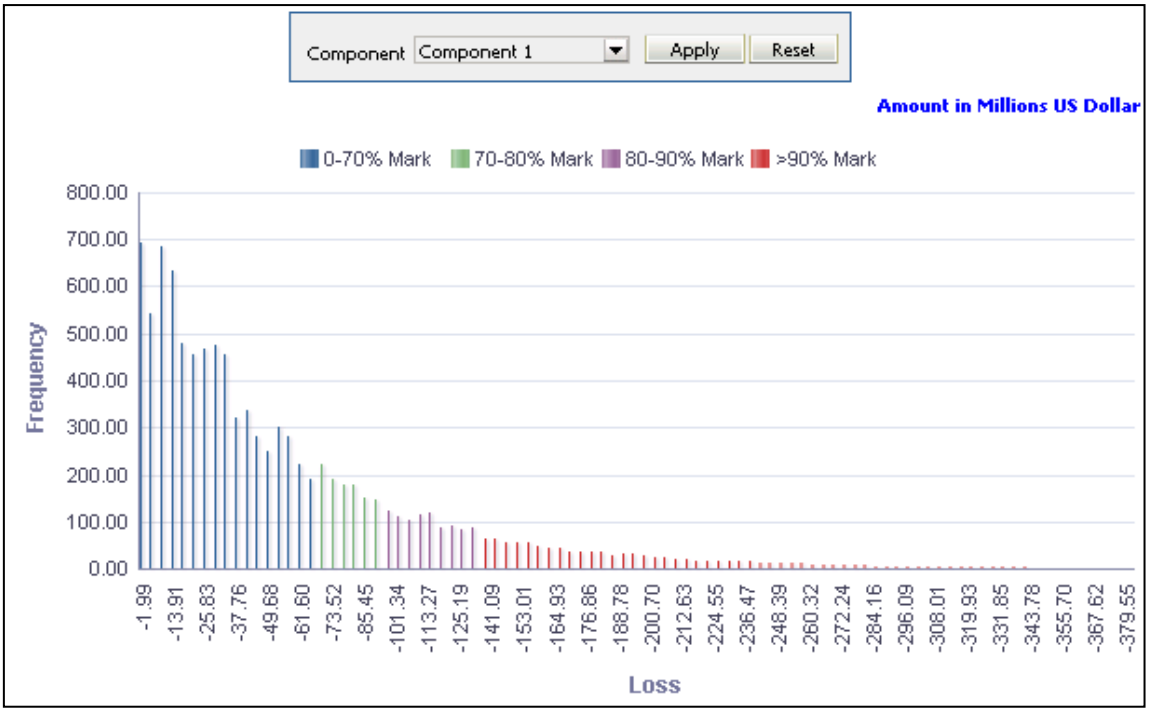
A given legal entity may have multiple Components. Select the **Component** from the drop down list. Click **Apply** after selecting the component. Click **Reset** to change the selection.

Loss values are displayed on the x-axis and are sorted in the ascending order with the lowest loss being the first value and highest loss being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of losses – Red
- Next 10% of losses – Purple
- Next 10% of losses – Green
- Remaining losses – Blue

This report is generated for all the entities for which the data is present in the **Run**.



Loss Distribution

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.8.3 Break-up of Non-Life Catastrophe Risk

This report shows a break-up of non-life catastrophe risk across non-life catastrophe sub-risk categories and time. The report is displayed in stacked column chart format.

Non-life catastrophe sub-risk categories include:

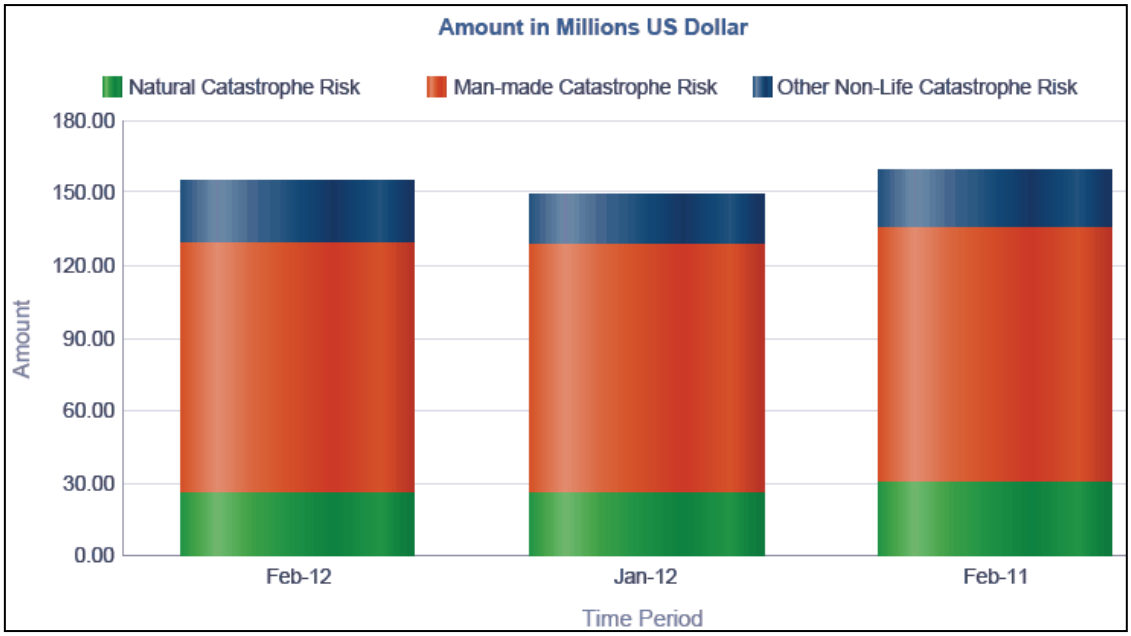
- Natural Catastrophe Risk
- Man-Made Catastrophe Risk
- Other Catastrophe Risk

Time period is displayed on the x-axis. Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year

The SCR amounts are displayed for each sub risk category as stacked columns.

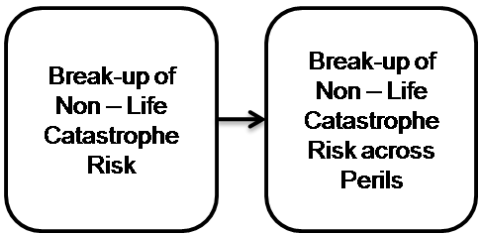
This report is generated for the entity selected in the prompt.



Break-up of Non-Life Catastrophe

The **Break-up of Non – Life Catastrophe** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Break-up of Non – Life Catastrophe graph is as indicated below.



Drill down hierarchy of Break-up of Non – Life Catastrophe

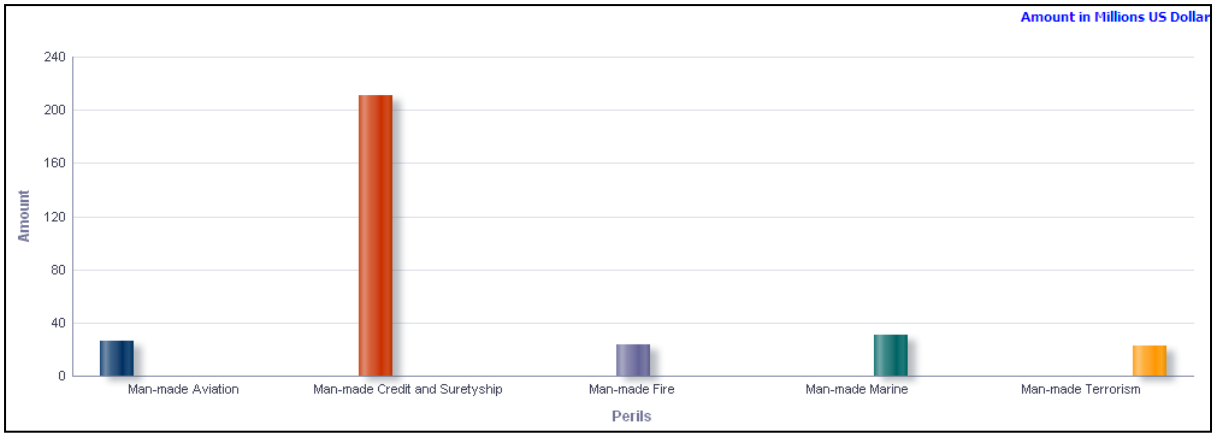
The drill down feature is explained in detail in the following sections.

Break-up of Non – Life Catastrophe Risk across Perils

This graph shows the SCR values for Non life Catastrophe perils corresponding to the Sub risk Category selected in the previous graph - Break-up of Non -Life Catastrophe Risk.

Click any one of the segments in the Break-up of Non – Life catastrophe Risk chart. The graph of **Break-up of Non – Life Catastrophe Risk across Perils** is displayed. The graph is displayed in a column chart format.

Perils are displayed on the x-axis. SCR amounts are displayed on the y-axis.



Break-up of Non – Life Catastrophe Risk

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.8.4 Technical Provisions

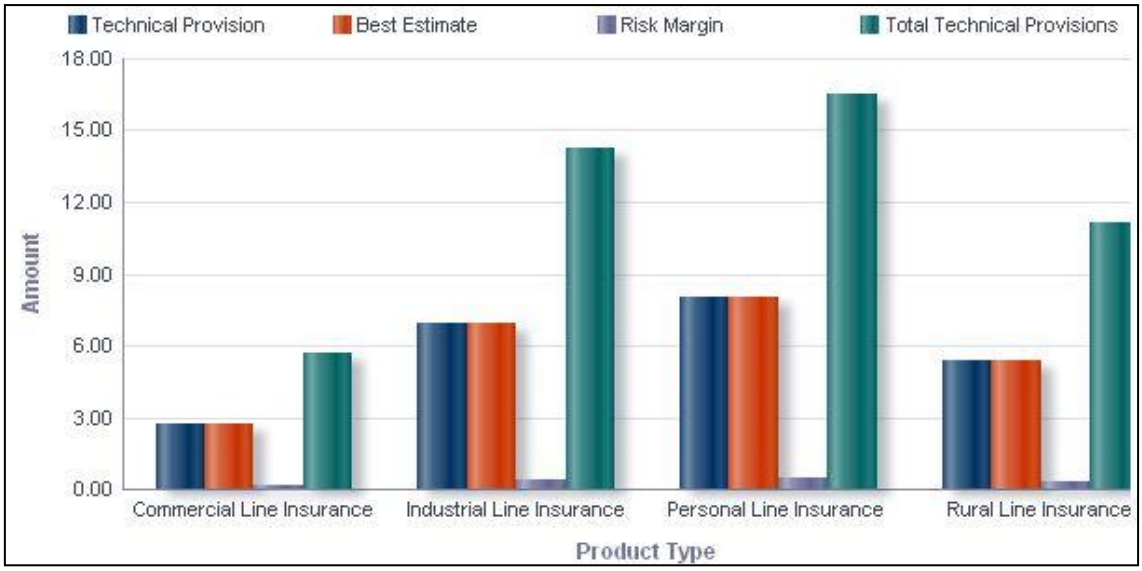
The measures related to technical provisions for Non-life-underwriting risk estimated in the current period are displayed across product types. The report is displayed in a column chart format.

The measures reported include:

- Technical Provisions
- Best Estimate
- Risk Margin
- Total Technical Provisions

Product types are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.

This report is generated for all the entities for which the data is present in the **Run**.

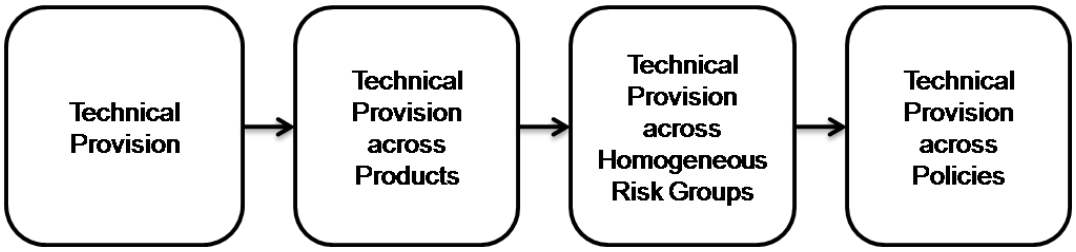


Technical Provisions

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Technical provisions** have a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Technical provisions graph is as indicated below.



Drill down hierarchy of Technical Provisions

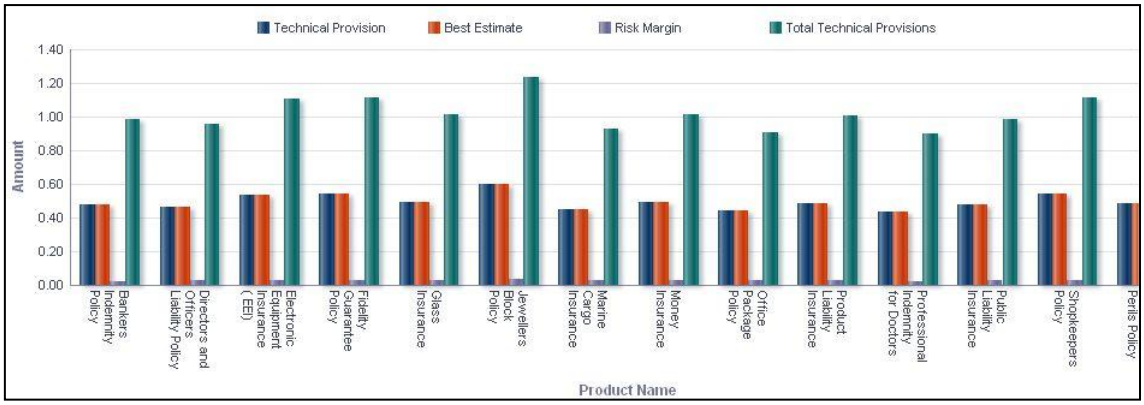
The drill down feature is explained in detail in the following sections.

Technical Provisions across Products

This graph shows the Technical Provision information elements namely Technical Provision, Best estimates, Risk Margin, Total Technical Provisions amount for all the Products associated with the Product Type selected under the previous graph - Technical Provisions.

Click any one of the segments in the Technical provisions chart. The graph of **Technical Provisions across Products** is displayed. The graph is displayed in a column chart format.

Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.



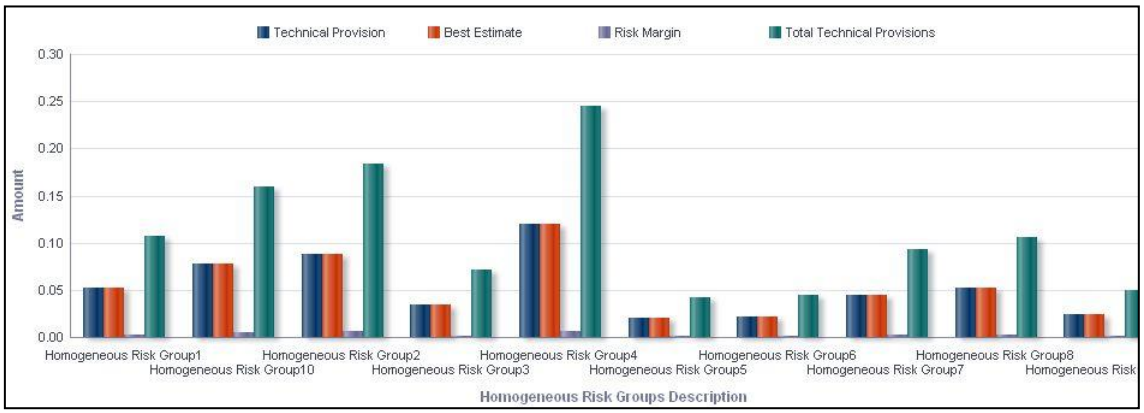
Technical Provisions across products

Technical Provisions across Homogeneous Risk Groups

This graph shows the Technical Provision information elements namely Technical Provision, Best estimates, Risk Margin, Total Technical Provisions amount across all the homogenous groups associated with the Product selected in the previous graph - Technical Provisions across Products.

Click any one of the segments in the Technical provisions across Products chart. The graph of **Technical Provisions across Homogeneous Risk Groups** is displayed. The graph is displayed in a column chart format.

HRGs are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.



Technical Provisions across Homogeneous Risk Groups

Technical Provisions across Policies

This graph shows the Technical Provision information elements namely Technical Provision, Best estimates, Risk Margin, Total Technical Provisions amount and Policy Information elements namely Policy Number, Policy Type, Sum Assured for all the policies falling under the Homogenous Risk group selected in the previous graph - Technical Provisions across Homogeneous Risk Groups.

Click any one of the segments in the Technical provisions across Homogeneous Risk Groups chart. The tabular report of **Technical Provisions across Policies** is displayed.

Policy Number	Policy Type	Sum Assured	Technical Provision	Best Estimate	Risk Margin	Total Technical Provisions
Pol1863	Electronic Equipment Insurance (EEI)	4.21	0.02	0.02	0.00	0.05
Pol1865	Electronic Equipment Insurance (EEI)	3.85	0.02	0.02	0.00	0.03
Pol2611	Electronic Equipment Insurance (EEI)	4.02	0.02	0.02	0.00	0.04
Pol2612	Electronic Equipment Insurance (EEI)	4.31	0.02	0.02	0.00	0.04
Pol2618	Electronic Equipment Insurance (EEI)	4.28	0.01	0.01	0.00	0.02

Technical provisions across Policies

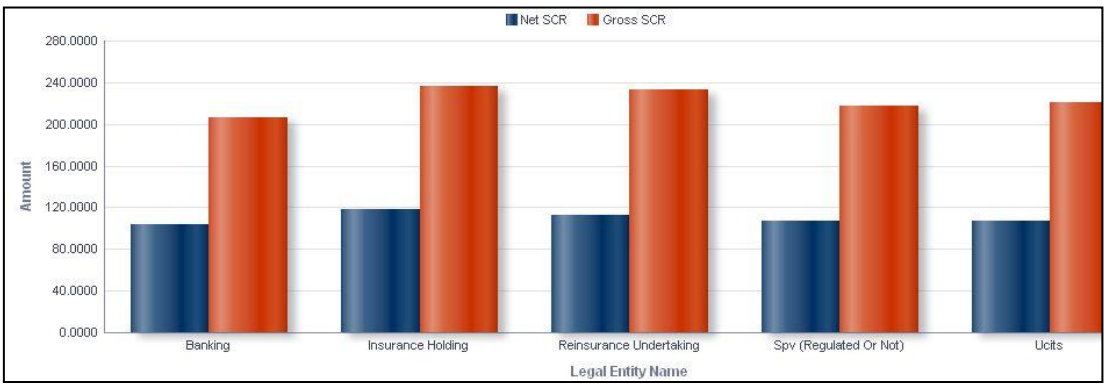
NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.8.5 Capital Requirement across Legal Entities

This report displays the SCR for non-life underwriting risk across legal entities. The legal entities displayed are those that are node/leaf level items for the legal entity selected as part of the page level filter. This report will have multiple legal entities only in case of Consolidated Runs. The results are displayed in a column chart format.

Legal entities which report to the entity selected as a page level filter are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.

This report is generated for all the entities belonging in the group, of which the entity selected in prompt is the lead entity.

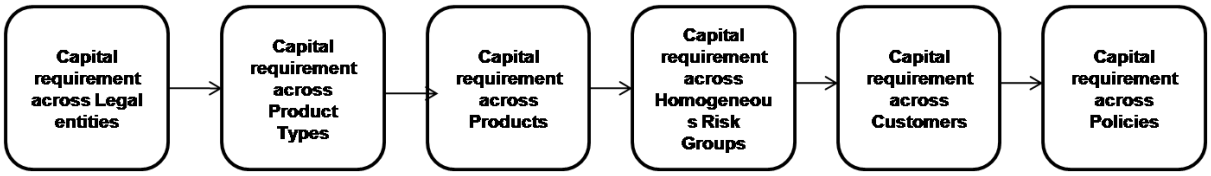


Capital Requirement across Legal Entities

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Capital requirement across Legal Entities** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital requirement across Legal Entities graph is as indicated below.



Drill down hierarchy of Capital Requirement across Legal Entities

The drill down feature is explained in detail in the following sections.

Capital Requirement across Product Type

This graph shows the Capital Requirement information elements namely Gross SCR, Net SCR amounts for the Product Types falling under the Legal entity selected in the previous graph - Capital Requirement across Legal Entities.

Click any one of the segments in the Capital requirement across Lines of Business chart. The graph of **Capital requirement across Product Type** is displayed. The graph is displayed in a column chart format.

Product Types are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.

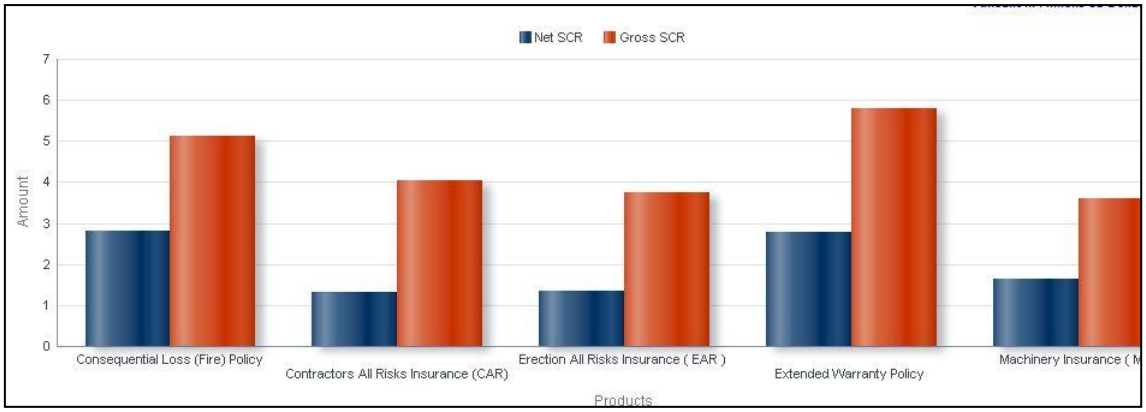
Capital requirement across Product Type

Capital Requirement across Products

This graph shows the Capital Requirement information elements namely Gross SCR, Net SCR amounts for the Products associated with the Product Type selected in the previous graph - Capital Requirement across Product Type.

Click any one of the segments in the Capital requirement across Product Types chart. The graph of **Capital requirement across Products** is displayed. The graph is displayed in a column chart format.

Products are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.



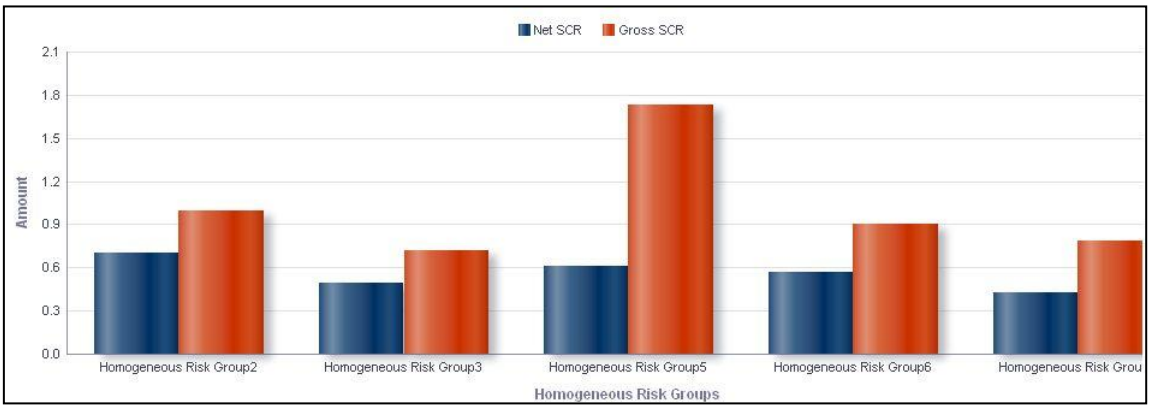
Capital requirement across Products

Capital Requirement across Homogeneous Risk Groups

This graph shows the Capital Requirement information elements namely Gross SCR, Net SCR amounts across all the homogenous groups associated with the Product selected in the previous graph - Capital Requirement across Products.

Click any one of the segments in the Capital requirement across Products chart. The graph of **Capital requirement across Homogeneous Risk Groups** is displayed. The graph is displayed in a column chart format.

Homogeneous Risk Groups (HRGs) are displayed on the x-axis. Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.



Capital requirement across Homogeneous Risk Group

Capital Requirement across Customers

This graph shows the Capital Requirement information elements namely Sum Assured, Gross SCR, Net SCR amounts for all the customers falling under the homogenous group selected under the previous graph -Capital Requirement across Homogeneous Risk Groups.

Click any one of the segments in the Capital requirement across Homogeneous Risk Groups chart. The tabular report of **Capital requirement across Customers** is displayed.

Policy Party Description	Sum Assured	Net SCR	Gross SCR
Customer 48	4.12	0.70	0.99

Capital requirement across Customers

Capital Requirement across Policies

This graph shows the Capital Requirement information elements namely Sum Assured, Gross SCR, Net SCR amounts and the policy information elements namely Policy Number, Premium Payment frequency, Policy type for all the policies bought by the customer selected under the previous graph -Capital Requirement across Customers.

Click any one of the customers in the Capital requirement across Customers chart. The tabular report of **Capital requirement across Policies** is displayed.

Policy Code	Policy Type Description	Sum Assured	Premium Payment Type	Net SCR	Gross SCR
Pol1878	Consequential Loss (Fire) Policy	4.12	Regular	0.70	0.99

Capital requirement across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

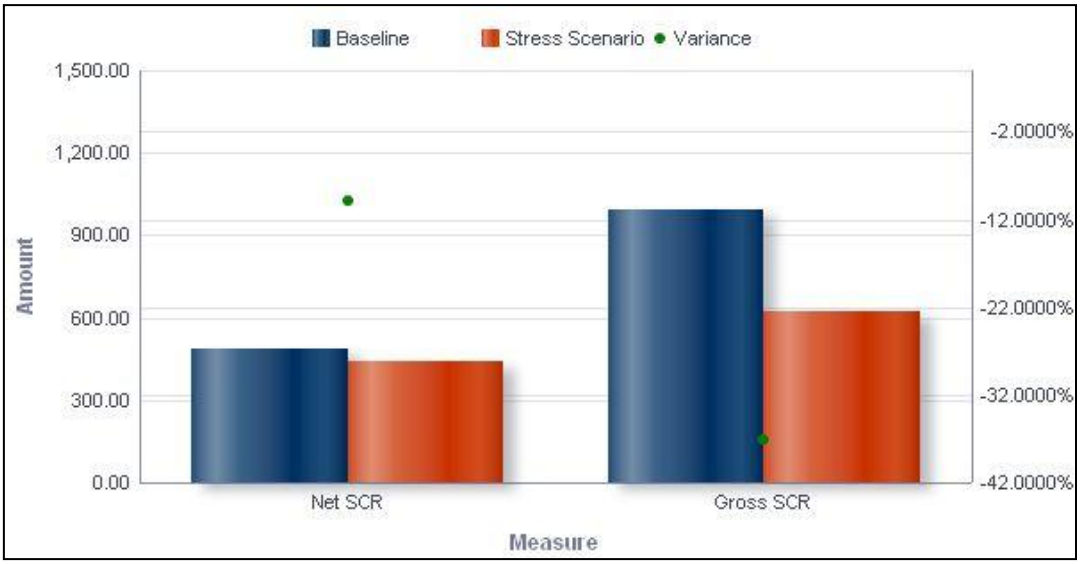
1.8.6 Capital Requirement under Stress Scenario

This report compares the baseline and stress SCR values for Non-Life underwriting risk for the current period. The report is displayed in a combination of line and column chart format.

Select the **Stress Scenario** from the drop down list. Click **Apply** after selecting the Stress Scenario. Click **Reset** to change the selection.

The Net SCR and Gross SCR for Non-Life underwriting risk for the current period are displayed on the x-axis. The values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points.

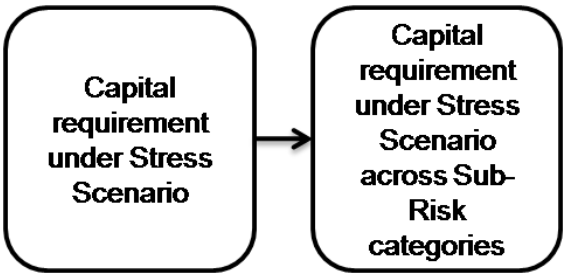
This report is generated for the entity selected in the prompt and for the business segment Non Life and for selected scenario.



Capital Requirement under Stress Scenario

The **Capital requirement under Stress Scenario** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Capital requirement under Stress scenario graph is as indicated below.



Drill down hierarchy of Capital Requirement under Stress Scenario

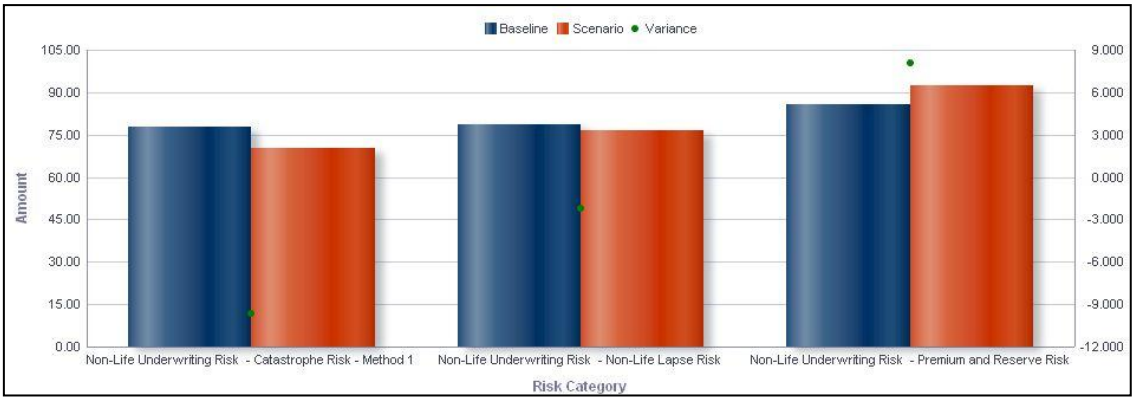
The drill down feature is explained in detail in the following sections.

Capital Requirement under Stress Scenario across Sub-Risk Categories

This graph shows the Capital requirement information elements namely Gross SCR or Net SCR amounts for Baseline, Stress Scenario in amount and Variance in Percentage, across all the sub risk categories of Non Life insurance segment for the element (Gross SCR / Net SCR) selected in the previous graph - Capital Requirement under Stress Scenario.

Click any one of the segments in the Capital requirement under Stress Scenario chart. The graph of **Capital requirement under Stress Scenario across Sub-Risk Categories** is displayed. The graph displayed is a combination of Line and Column chart.

The Net SCR and Gross SCR for the current period are displayed across Non-Life sub-risk categories on the x-axis. The values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points and not lines.



Capital requirement under Stress Scenario across Sub-Risk Categories

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.8.7 Loss Distribution under Stress Scenario

This displays distribution of losses for the current period for each selected component of non-life underwriting risk under stress conditions. The report is displayed in a stacked column chart format.

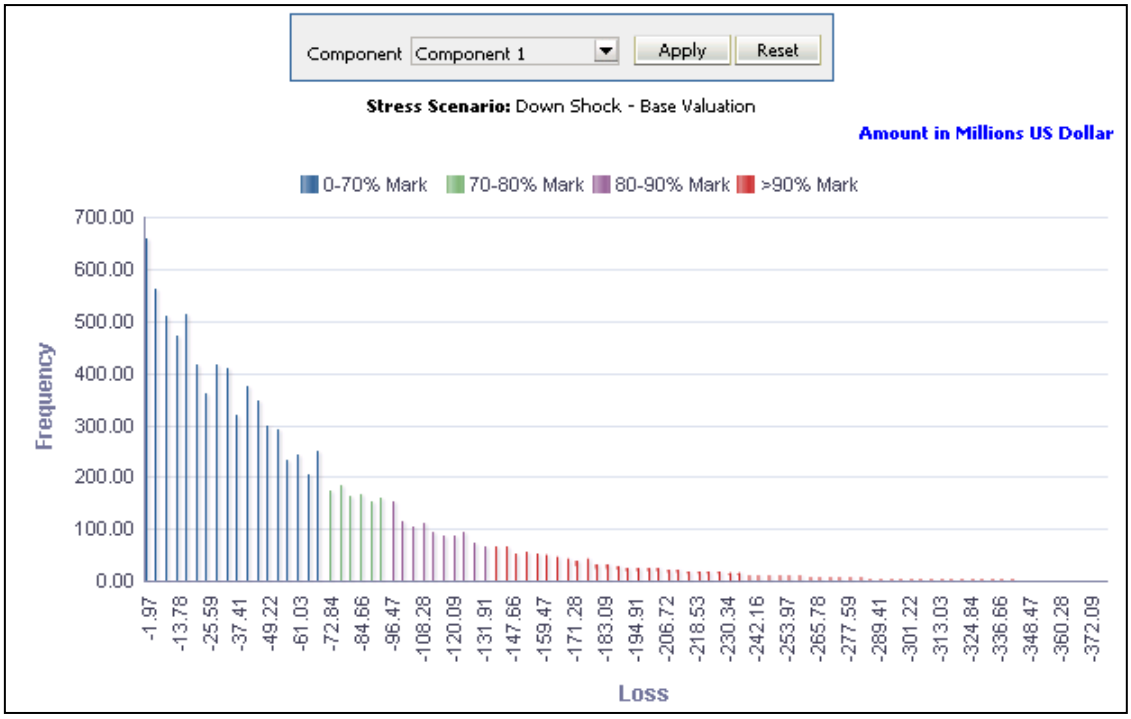
A given legal entity may have multiple Components. Select the **Component** from the drop down list. Click **Apply** after selecting the Component. Click **Reset** to change the selection.

Loss values are displayed on the x-axis and are sorted in the ascending order with the lowest loss being the first value and highest loss being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of losses – Red
- Next 10% of losses – Purple
- Next 10% of losses – Green
- Remaining losses – Blue

This report is generated for all the entities for which the data is present in the run and for selected scenario.



Loss Distribution under Stress Scenario

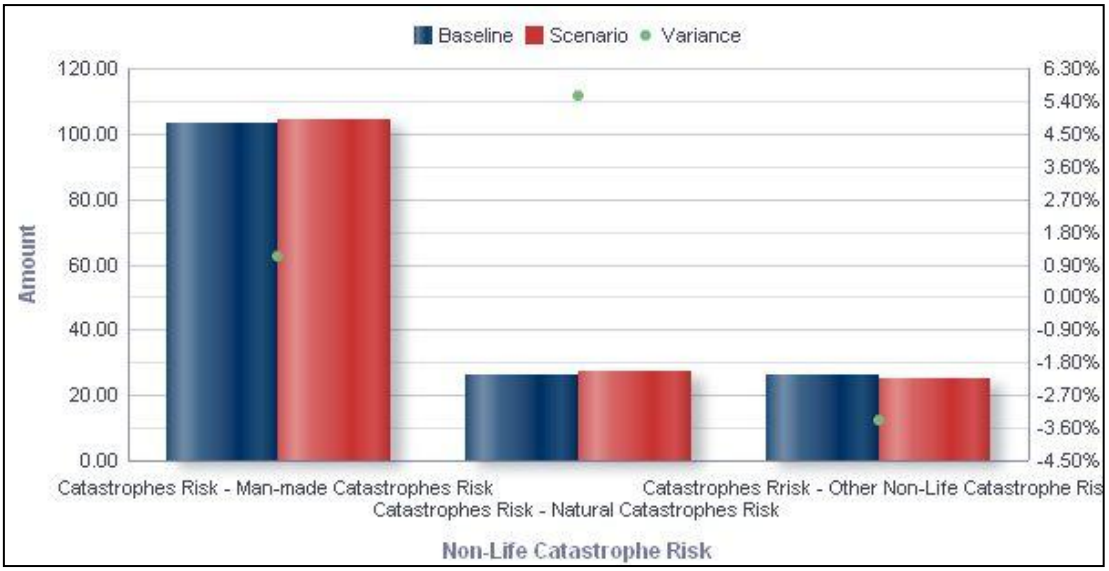
NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.8.8 Break-up of Non-Life Catastrophe Risk under Stress Scenario

This report compares the baseline and stress SCR values across non-life catastrophe sub-risk categories for the current period. The report displayed is a combination of line and column chart format.

The non-life catastrophe sub-risk categories are displayed on the x-axis. The SCR values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points.

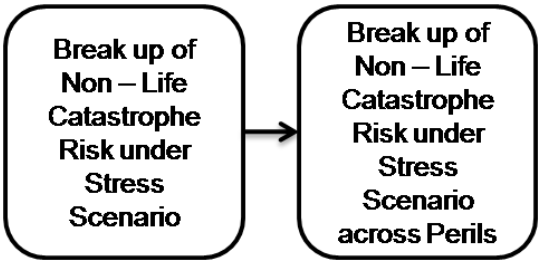
This report is generated for the entity selected in the prompt and for the business segment Non Life and selected scenario.



Break-up of non Life Catastrophe Risk under Stress Scenario

The **Break-up of Non-Life Catastrophe Risk under Stress Scenario** has a *drill down feature*, wherein by clicking any one of the segments of the chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Break-up of Non-Life Catastrophe Risk under Stress Scenario graph is as indicated below.



Drill down hierarchy of Break-up of Non-Life Catastrophe Risk under Stress Scenario

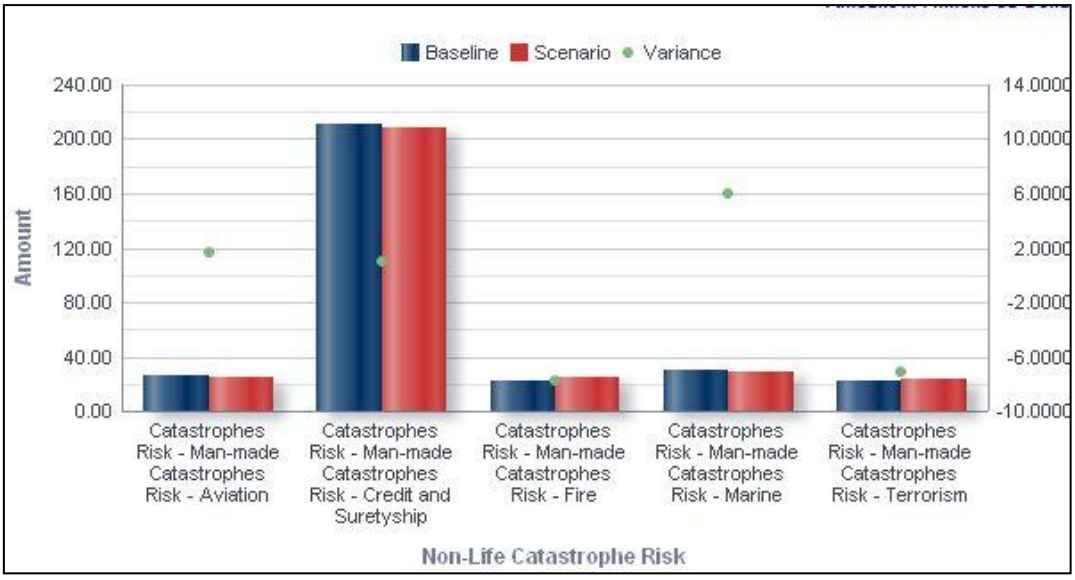
The drill down feature is explained in detail in the following sections.

Break-up of Non-Life Catastrophe Risk under Stress Scenario across Perils

This graph shows the Non life Catastrophe sub risks amount for Baseline, Stress Scenario and Variance in percentage corresponding to the Sub risk Category selected in the previous graph - Break-up of Non-Life Catastrophe Risk under Stress Scenario.

Click any one of the segments in the Break-up of Non-Life Catastrophe Risk under Stress Scenario chart. The graph of **Break-up of Non-Life Catastrophe Risk under Stress Scenario across Perils** is displayed. The graph displayed is a combination of line and column chart.

Perils are displayed on the x-axis. The SCR values under baseline and stress scenarios are displayed on the primary x-axis as columns. The variance is displayed in percentage terms on the secondary y-axis in the form points.



Break-up of Non – Life Catastrophe Risk under Stress Scenario across Perils

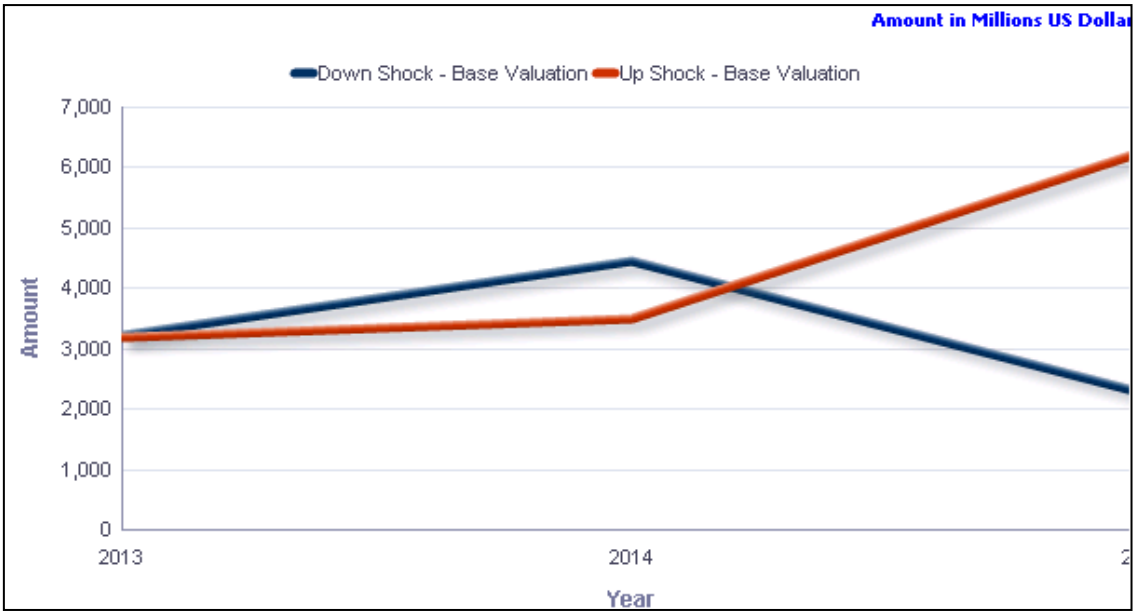
NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.8.9 SCR Projections across Scenarios

This report displays the projected non-life underwriting risk SCR for 3 years in the future across scenarios. The report is displayed in line chart format.

Future time periods are displayed on the x-axis. SCR amount is displayed on the x-axis for each scenario.

This report is generated for the entity selected in the prompt and for the business segment Non Life.



SCR Projections across Scenarios

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.8.10 Technical Provisions under Stress Scenario

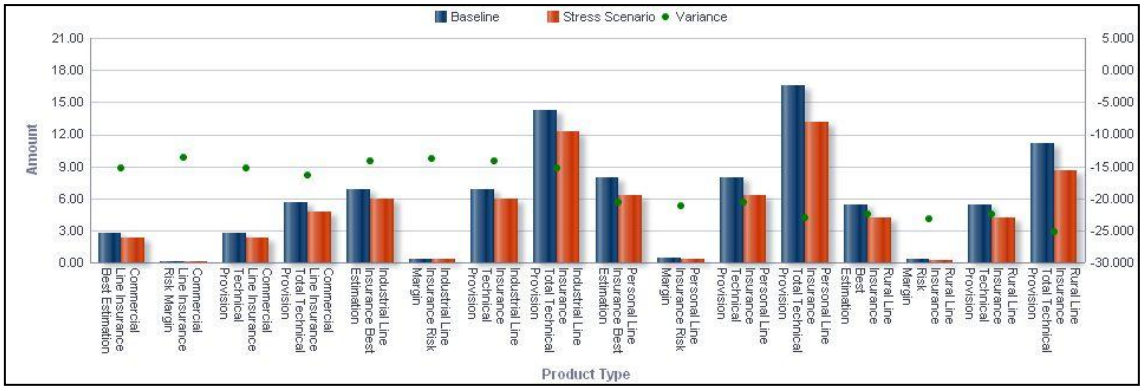
The technical provisions for non-life underwriting risk estimated in the current period are compared across baseline and stress scenarios and displayed across product types. The report is a combination of line and column chart format.

The provision types include:

- Technical Provisions
- Best Estimate
- Risk Margin
- Total Technical Provisions

Product types and technical provision types are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form points.

This report is generated for all the entities for which the data is present in the run and selected scenario.

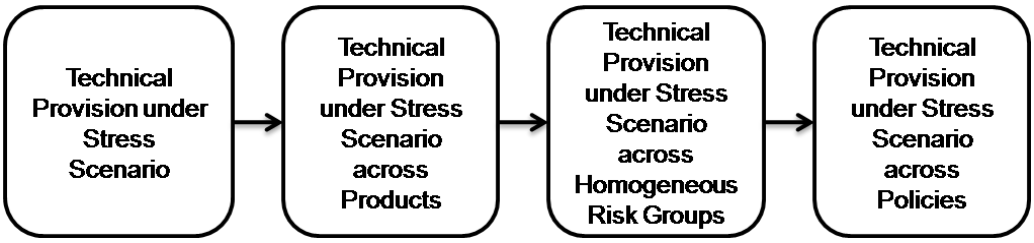


Technical Provisions under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Technical Provisions under Stress Scenario** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Technical provisions under Stress Scenario graph is as indicated below.



Drill down hierarchy of Technical Provisions under Stress Scenario

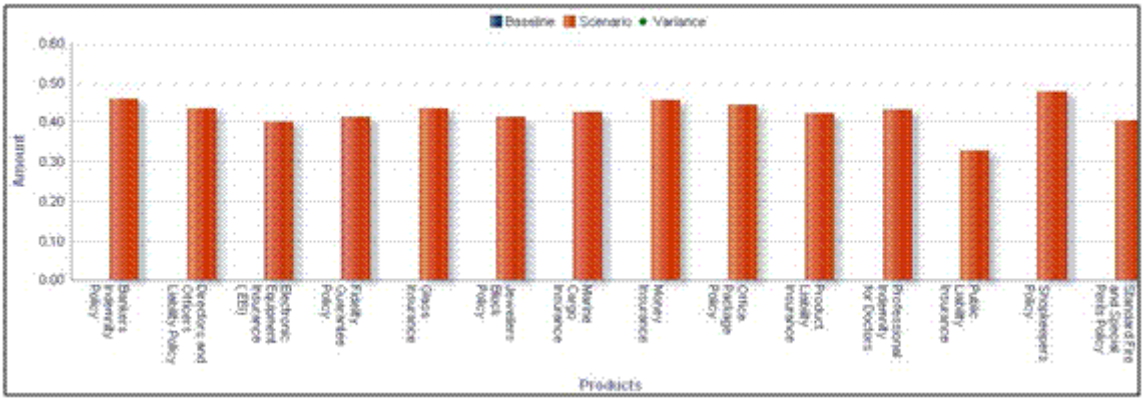
The drill down feature is explained in detail in the following sections.

Technical Provisions under Stress Scenario across Products

This graph shows the Capital Requirement information elements namely Technical Provision, Best Estimate, Risk Margin, Total Technical Provisions for the Baseline, Stress Scenario in Amounts and Variance in percentage for the Product Type and information element(Technical Provision/Best Estimate/Risk Margin/Total Technical Provisions) selected in the previous graph - Technical Provisions under Stress Scenario.

Click any one of the segments in the Technical Provisions under Stress Scenario chart. The graph of **Technical Provisions under Stress Scenario across Products** is displayed. The Column graph is displayed.

Product types are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form points.



Technical provisions under Stress Scenario across Products

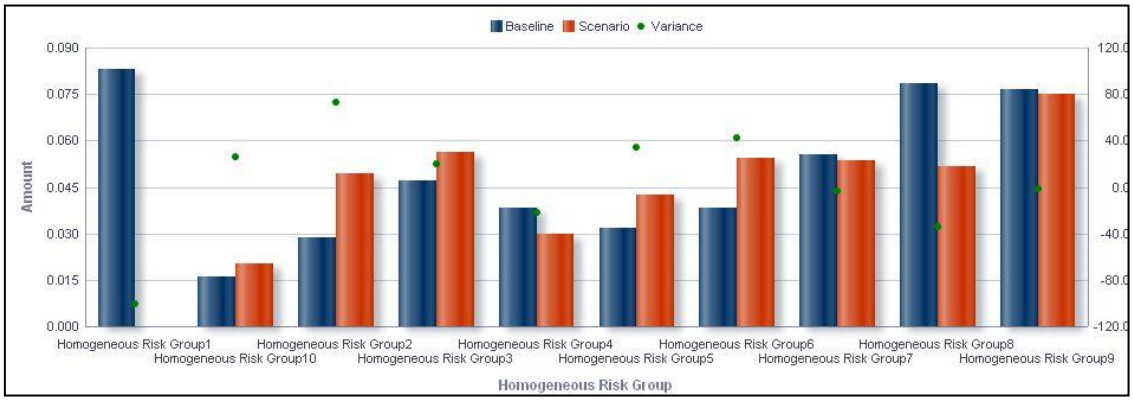
Technical Provisions under Stress Scenario across Homogeneous Risk Groups

This graph shows the Capital Requirement information elements namely Technical Provision/Best Estimate/Risk Margin/Total Technical Provisions for the Baseline, Stress Scenario in Amounts and Variance in percentage across all Homogenous risk groups associated with the Product selected in the previous graph - Technical Provisions under Stress Scenario across Products.

Click any one of the segments in the Technical provisions under Stress Scenario across Products chart. The graph of **Technical Provisions under Stress Scenario across Homogeneous Risk Groups** is displayed. The graph displayed is a combination of Line and Column chart.

HRGs are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form points.

In addition to the parameters selected in the Technical Provisions under Stress Scenario across Products report the selected product is displayed for informational purposes.



Technical provisions under Stress Scenario across Homogeneous Risk Groups

Technical Provisions under Stress Scenario across Policies

This report shows the Capital Requirement information elements namely Technical Provision/Best Estimate/Risk Margin/Total Technical Provisions and policy information

elements namely Policy Number, Policy Type, Sum assured amount for the Baseline, Stress Scenario in Amounts and Variance in percentage for the Homogenous risk group selected in the previous graph - Technical Provisions under Stress Scenario across Homogeneous Risk Groups.

Click any one of the segments in the Technical provisions under Stress Scenario across Homogeneous Risk Groups chart. The tabular report of **Technical Provisions under Stress Scenario across Policies** is displayed.

The following details are displayed in a tabular format:

- Policy Number
- Policy Type
- Sum Assured
- Provisions Type - Baseline
- Provisions Type - Stress Scenario
- Variance

In addition to the parameters selected in the Technical Provisions under Stress Scenario across Homogeneous Risk Groups report the selected HRG is displayed for informational purposes.

Policy Code	Policy Type	Baseline	Stess Scenario	Variance
pol2705	Inc Life - Immediate Annuity	0.08	0.00	-100.00%

Technical provisions under Stress Scenario across Policies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.9 Market Risk

This tab shows the Capital Requirements and Portfolio Values across different scenarios, legal entities. This will also show distribution of Portfolio values across currencies and various scenarios.

1. Click **Market Risk** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned previously.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking **Apply**, the following graphs or reports are generated:

- Market Risk Capital
- Consolidated Portfolio Value

- Market Risk Capital under Stress Scenario
- Consolidated Portfolio Value under Stress Scenario
- Portfolio Profit and Loss Distribution
- Portfolio Value across Currencies
- Portfolio Profit and Loss Distribution under Stress Scenario
- Portfolio Value across Currencies under Stress Scenario
- Allocated Cash Flows

1.9.1 Market Risk Capital

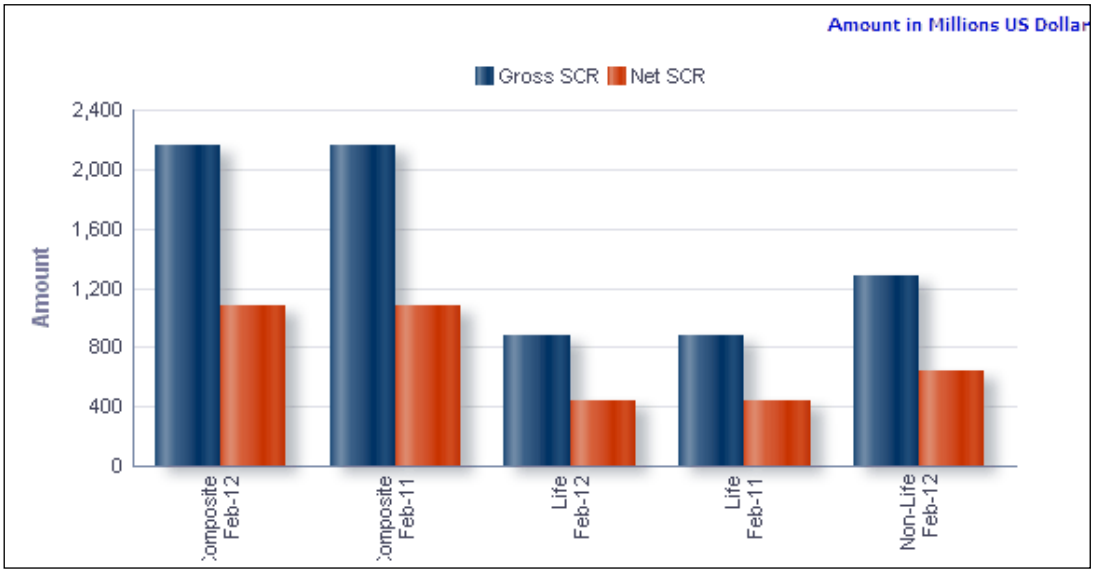
This report displays the SCR for market risk across business types and time in a column chart format.

The business type and time period are displayed on the x-axis. Time periods displayed include:

- Current period
- Same period in the Preceding Year

The amounts for Gross and Net SCR estimated for market risk are displayed on the y-axis in the form of columns.

This report is generated for all the entities for which the data is present in the **Run**.

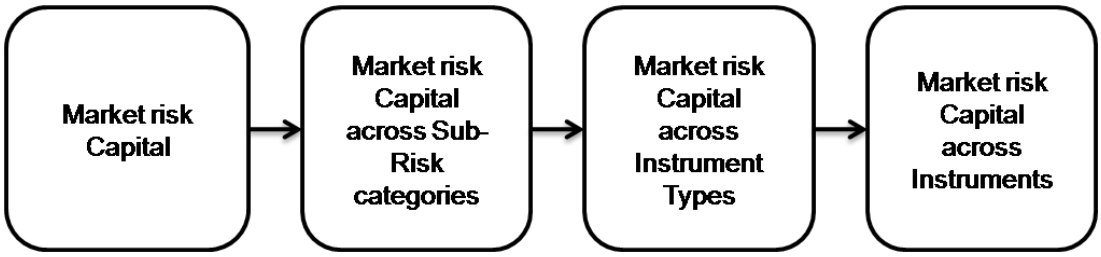


Market Risk Capital

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Market Risk Capital** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Marker Risk Capital graph is as indicated below.



Drill down hierarchy of Market Risk Capital

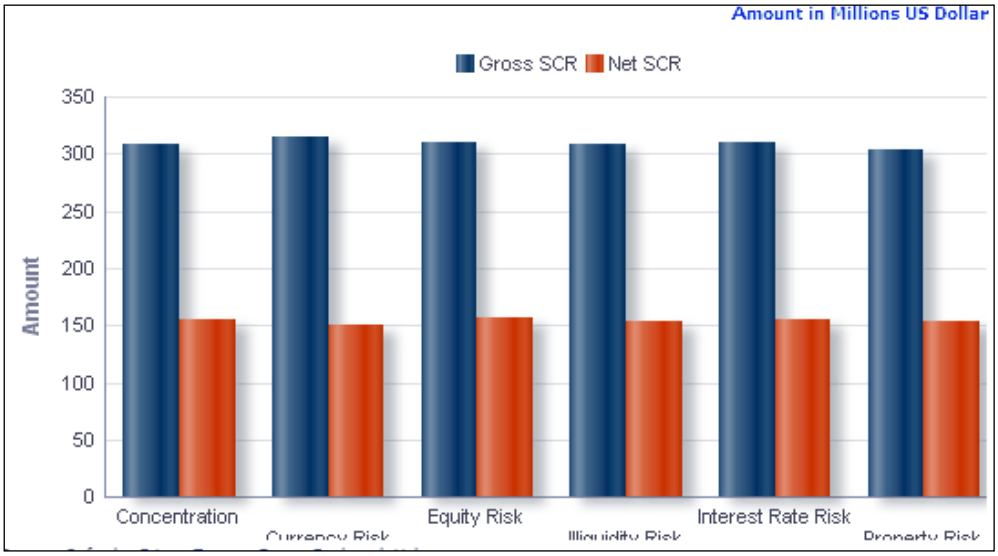
The drill down feature is explained in detail in the following sections.

Marker Risk Capital across Sub-Risk categories

This graph shows the Capital Requirement information elements namely Gross Solvency Capital Requirement, Net Solvency Capital Requirement across all Risk Categories which are associated with the type of segment and the time period selected in the previous graph - Market Risk Capital.

Click any one of the segments in the Market Risk Capital chart. The column graph of **Market Risk Capital across Sub-Risk Categories** is displayed.

Sub-risk categories are displayed on the x-axis. The amounts for Gross and Net SCR are displayed on the y-axis.



Marker Risk Capital across Sub-Risk Categories

Market Risk Capital across Instrument Type

This report shows the Capital Requirement information elements namely Gross Solvency Capital Requirement, Net Solvency Capital Requirement across all Instrument types which

are associated with the type of risk selected in the previous graph -Market Risk Capital across Sub-Risk Categories.

Click any one of the segments in the Market Risk Capital chart. The tabular report of **Market Risk Capital across Instrument Type** is displayed.

The following details are reported for each instrument type which is part of the selected sub-risk category:

- Net SCR
- Gross SCR

In addition to the parameters displayed as part of Market Risk Capital across Sub-Risk Categories report, the selected sub-risk category is displayed for informational purposes.

Instrument Type	Net SCR	Gross SCR
Call Options	15.28	30.83
Collateralised Securities	14.65	27.19
Constant Maturity Swap	2.3	3.86
Corporate Bonds	13.23	27.8
Credit Derivatives	12.34	24.13
Equity	8.05	14.56
Forwards	6.44	12.44
Futures	11.81	23.6
Government Bonds	16.06	33.41
Investment Funds	15.02	28.29
Property	8.97	19.48
Put Options	16.7	33.11
Repo	2.43	4.76
Swaps	12.15	23.77
Grand Total	**155.42**	**307.23**

Market Risk Capital across Instrument Type

Market Risk Capital across Instruments

This report shows the Capital Requirement information elements namely Gross Solvency Capital Requirement, Net Solvency Capital Requirement and Instrument details namely Instrument code, Natural Currency, Position, Issue date, Maturity Date, No of Units and Market Value for all Instruments which are associated with the Instrument type selected in the previous graph -Market Risk Capital across Instrument Type.

Click any one of the instrument type in the Market Risk Capital across Instrument Type chart. The tabular report of **Market Risk Capital across Instruments** is displayed.

The following details are reported for each instrument which is part of the selected instrument type:

- Instrument Name
- Instrument Code
- Net SCR
- Gross SCR
- Natural Currency

- Position
- Number of Units
- Issue Date
- Maturity Date
- Market Value

In addition to the parameters displayed as part of Market Risk Capital across Instrument Type report, the selected instrument type is displayed for informational purposes.

							Net SCR	Gross SCR	Market Value
Instrument Name	Instrument Code	Natural Currency	Position	Number of Units	Issue Date	Maturity Date			
BLOOM336 ABS EUR 10/06/2019	Account 0336	Euro (European EMU)	Long	61	7/16/2009	2/20/2017	0.15	0.55	13.88
BLOOM337 ABS HUF 04/14/2017	Account 0337	Euro (European EMU)	Long	55	4/14/2009	10/23/2018	0.30	0.41	19.44
BLOOM338 ABS DKK 03/28/2013	Account 0338	Japanese Yen	Long	14	4/19/2011	2/1/2019	0.05	0.03	1.92
BLOOM344 ABS EEK 02/15/2016	Account 0344	Hong Kong Dollar	Long	57	10/5/2011	8/20/2013	0.19	0.61	17.50
BLOOM355 MBS ISK 05/30/2018	Account 0355	Yuan (Chinese) Renminbi	Long	11	12/24/2009	1/20/2017	0.03	0.05	2.26
BLOOM357 MBS EUR 03/09/2014	Account 0357	Indian Rupee	Long	25	7/20/2010	9/9/2019	0.18	0.30	12.00
BLOOM364 CMBS EUR 06/29/2013	Account 0364	New Zealand Dollar	Long	41	5/14/2009	11/20/2016	0.24	0.36	12.58
BLOOM367 CMBS LTL 12/15/2018	Account 0367	Euro (European EMU)	Long	64	8/29/2010	6/23/2014	0.25	0.72	17.23
BLOOM379 CDO EUR 11/18/2014	Account 0379	Polish Zloty	Long	73	5/4/2010	10/29/2017	0.19	0.35	14.44
BLOOM380 CDO JPY 12/13/2018	Account 0380	Indian Rupee	Long	74	9/4/2010	11/28/2018	0.28	0.46	20.78
BLOOM381 CDO ISK 10/18/2017	Account 0381	Swiss Franc	Long	55	5/25/2010	5/27/2017	0.33	0.22	11.79
BLOOM382 CDO EUR 12/14/2013	Account 0382	Euro (European EMU)	Long	32	4/16/2009	3/18/2015	0.13	0.26	6.64
BLOOM388 CDO EUR 09/15/2015	Account 0388	Australian Dollar	Long	37	11/15/2011	10/6/2019	0.15	0.26	3.37
BLOOM391 CLO EEK 04/10/2015	Account 0391	Swiss Franc	Long	36	8/25/2009	9/6/2018	0.12	0.27	8.23
BLOOM392 CLO EUR 08/22/2015	Account 0392	Czech Koruna	Long	46	7/4/2009	3/12/2018	0.29	0.53	10.58
BLOOM393 CLO EUR 02/23/2018	Account 0393	Danish Krone	Long	42	12/24/2009	5/29/2013	0.26	0.30	7.43
BLOOM402 CLO EUR 02/16/2016	Account 0402	Euro (European EMU)	Long	16	6/9/2011	12/26/2019	0.05	0.14	3.92
BLOOM405 CLO EUR 10/26/2017	Account 0405	Euro (European EMU)	Long	64	7/19/2010	7/12/2014	0.24	0.44	15.82
BLOOM406 CMO SGD 04/22/2014	Account 0406	Estonian Kroon	Long	19	1/28/2011	5/7/2015	0.12	0.18	5.45
BLOOM408 CMO EUR 08/26/2013	Account 0408	Philippine Peso	Long	23	3/6/2010	11/27/2019	0.24	0.14	6.79
BLOOM414 CMO BGL 01/20/2016	Account 0414	Norwegian Kroner	Long	51	2/8/2010	7/5/2015	0.13	0.49	12.31
CUSIP331 ABS EUR 03/19/2015	Account 0331	Euro (European EMU)	Long	11	8/31/2009	2/18/2017	0.07	0.11	1.25
CUSIP332 ABS HKD 02/12/2019	Account 0332	Yuan (Chinese) Renminbi	Long	12	12/21/2010	12/22/2014	0.00	0.02	1.04
CUSIP333 ABS BGL 10/04/2019	Account 0333	Swedish Krona	Long	40	3/14/2009	11/10/2018	0.14	0.20	11.40
CUSIP335 ABS GBP 05/07/2016	Account 0335	Lats	Long	18	1/5/2011	11/16/2019	0.03	0.13	5.14

Market Risk Capital across Instruments

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.9.2 Consolidated Portfolio Value

The value of the consolidated portfolio is displayed across time period. This portfolio consists of all instruments belonging to the selected legal entity. The report is displayed in a combination of line and column chart format.

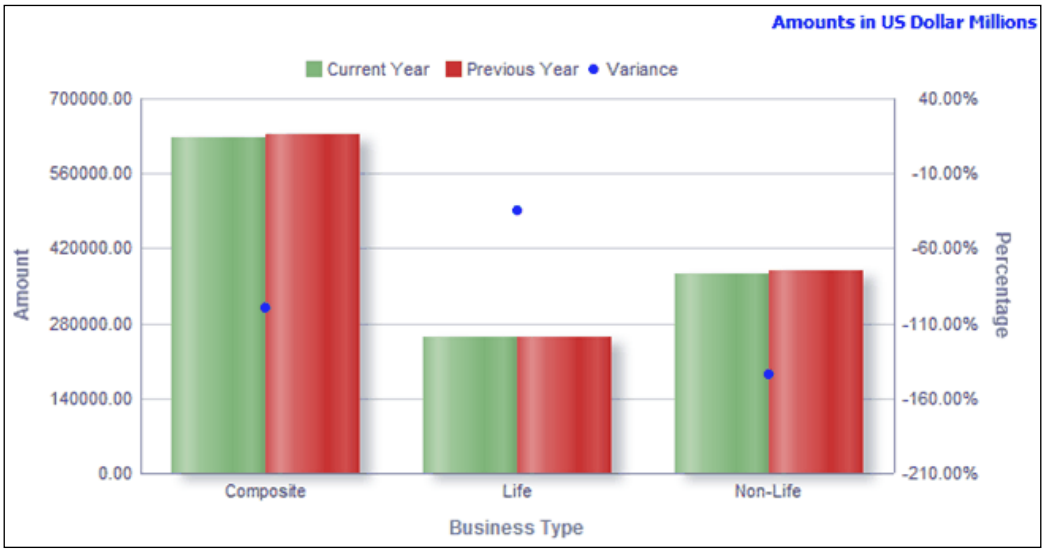
Business type is displayed on the x-axis.

Portfolio value displayed for the following periods as columns on the primary y-axis:

- Current period
- Same period in the preceding year

Variance is displayed in the form of a line chart on the secondary y-axis.

This report is generated for all the entities for which the data is present in the **Run**.

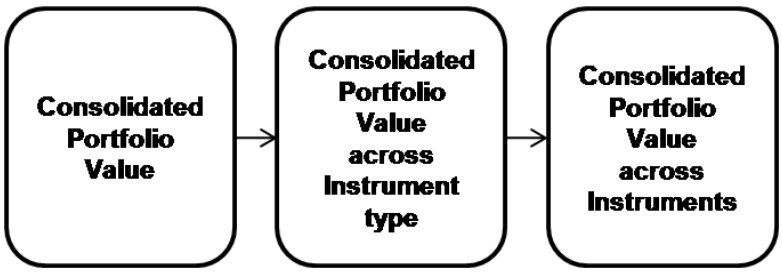


Consolidated Portfolio Value

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Consolidated Portfolio Value** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Consolidated Portfolio Value graph is as indicated below.



Drill down hierarchy of Consolidated Portfolio Value

The drill down feature is explained in detail in the following sections.

Consolidated Portfolio Value across Instrument Type

This report shows the consolidated Portfolio value and percentage of total Portfolio value for the time period across all Instrument types falling under the business segment selected in the previous graph - Consolidated Portfolio Value.

Click any one of the segments in the Consolidated Portfolio Value across Sub-Risk Categories chart. The tabular report of **Consolidated Portfolio Value across Instrument Type** is displayed.

The following details are reported across instrument types for each time period:

- Portfolio Value
- % of Total Portfolio Value
- Variance

In addition to the parameters displayed as part of Consolidated Portfolio Value across Sub-Risk Categories report, the selected sub-risk category is displayed for informational purposes.

	Current Year		Previous Year		Variance
Instrument Type	Market Value	% of Total Market Value	Market Value	% of Total Market Value	%
Call Options	-10,613.98	-1.6972	-11,007.34	-1.7425	-3.5736
Collateralised Securities	86,894.95	13.8946	86,954.70	13.7653	-0.0687
Constant Maturity Swap	13,261.03	2.1205	13,472.98	2.1328	-1.5731
Corporate Bonds	94,560.65	15.1204	94,322.85	14.9317	0.2521
Credit Derivatives	76,380.88	12.2134	75,728.90	11.9882	0.8609
Equity	-2,621.82	-0.4192	-2,847.80	-0.4508	-7.9352
Forwards	40,685.20	6.5056	39,947.88	6.3239	1.8457
Futures	78,767.16	12.5950	78,461.77	12.4208	0.3892
Government Bonds	97,055.73	15.5193	103,254.94	16.3457	-6.0038
Investment Funds	-15,587.66	-2.4925	-14,359.50	-2.2732	8.5529
Property	62,693.63	10.0248	62,972.16	9.9688	-0.4423
Put Options	9,834.15	1.5725	10,523.52	1.6659	-6.5508
Repo	17,610.25	2.8159	17,852.71	2.8262	-1.3581
Swaps	76,465.85	12.2270	76,417.40	12.0972	0.0634

Consolidated Portfolio Value across Instrument Type

Consolidated Portfolio Value across Instruments

This report shows the Instrument details namely Instrument code, Natural Currency, Position, Issue date, Maturity Date, No of Units and Market Value for all Instruments which are associated with the Instrument type falling under the Instrument type selected in the previous graph - Consolidated Portfolio Value across Instrument Type.

Click any one of the segments in the Consolidated Portfolio Value across Instrument Type chart. The tabular report of **Consolidated Portfolio Value across Instruments** is displayed.

The following details are reported for the current period for each instrument which is part of the selected instrument type:

- Instrument Name
- Instrument Code
- Natural Currency
- Position
- Number of Units
- Issue Date
- Maturity Date
- Market Value

In addition to the parameters displayed as part of Consolidated Portfolio Value across Instrument Type report, the selected instrument type is displayed for informational purposes.

Instrument Name	Instrument Code	Natural Currency	Position	Number of Units	Issue Date	Maturity Date	Market Value
BLOOM112 COMMBOND LTL 05/27/2015	Account 0112	Czech Koruna	Long	16	10/31/2011	11/9/2016	500.91
BLOOM114 COMMBOND EUR 02/23/2013	Account 0114	Euro (European EMU)	Long	25	8/31/2011	8/13/2019	1,204.05
BLOOM120 COMMBOND ISK 07/26/2013	Account 0120	Euro (European EMU)	Long	56	7/8/2010	4/19/2017	1,778.72
BLOOM126 CONVBOND CNY 11/17/2019	Account 0126	Georgian Lari	Long	29	3/4/2011	3/27/2019	995.19
BLOOM127 CONVBOND EUR 08/14/2016	Account 0127	Lats	Long	60	8/4/2011	9/2/2018	1,554.88
BLOOM128 CONVBOND GEL 10/28/2017	Account 0128	Bulgarian Lev	Long	25	5/15/2009	8/23/2014	956.90
BLOOM129 CONVBOND ISK 09/28/2014	Account 0129	Euro (European EMU)	Long	25	4/27/2011	4/17/2017	347.24
BLOOM130 CONVBOND ISK 11/26/2019	Account 0130	Czech Koruna	Long	54	3/3/2009	6/26/2017	1,496.57
BLOOM136 MMBOND GEL 11/21/2019	Account 0136	Singapore Dollar	Long	71	5/5/2010	6/19/2016	1,049.77
BLOOM140 MMBOND CZK 07/07/2016	Account 0140	Norwegian Kroner	Long	56	12/17/2010	7/4/2013	1,469.70
BLOOM146 MMBOND PLN 08/11/2019	Account 0146	Euro (European EMU)	Long	43	10/12/2009	5/1/2019	703.88
BLOOM158 HYBBOND GEL 04/21/2015	Account 0158	Australian Dollar	Long	34	4/29/2011	7/17/2019	1,003.91
BLOOM165 HYBBOND CZK 08/13/2018	Account 0165	Euro (European EMU)	Long	63	12/14/2011	3/20/2014	1,712.32
BLOOM168 COVCORPBOND PHP 09/01/2013	Account 0168	Australian Dollar	Long	19	9/16/2010	9/26/2017	427.19
BLOOM170 COVCORPBOND LTL 09/21/2013	Account 0170	Euro (European EMU)	Long	64	1/23/2012	7/24/2019	2,022.64
BLOOM180 COVCORPBOND SGD 05/20/2015	Account 0180	Romanian Leu	Long	43	3/12/2011	1/30/2014	1,001.27
BLOOM182 OTHCORPBOND CNY 09/12/2014	Account 0182	Indian Rupee	Long	29	1/15/2010	8/1/2018	353.83
BLOOM187 OTHCORPBOND ROL 11/01/2016	Account 0187	Yuan (Chinese) Renminbi	Long	18	2/8/2010	6/11/2013	382.13
BLOOM195 OTHCORPBOND JPY 03/15/2016	Account 0195	Euro (European EMU)	Long	38	3/21/2010	10/21/2014	1,558.23
CUSIP111 COMMBOND EUR 07/03/2018	Account 0111	Euro (European EMU)	Long	54	1/22/2010	4/13/2013	1,709.86
CUSIP113 COMMBOND DKK 06/15/2018	Account 0113	Euro (European EMU)	Long	32	2/16/2009	10/26/2018	706.21
CUSIP122 CONVBOND BGL 06/06/2013	Account 0122	Euro (European EMU)	Long	49	3/30/2009	8/26/2016	1,482.41
CUSIP132 CONVBOND NZD 03/14/2013	Account 0132	Danish Krone	Long	28	8/25/2010	5/8/2016	1,020.99
CUSIP135 CONVBOND ROL 06/30/2018	Account 0135	US Dollar	Long	46	12/17/2010	3/16/2018	1,275.27
CUSIP141 MMBOND EUR 01/03/2019	Account 0141	New Zealand Dollar	Long	33	5/13/2011	7/29/2016	821.36

Consolidated Portfolio Value across Instruments

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.9.3 Market Risk Capital under Stress Scenario

This report compares the market risk capital measures across business types under baseline and stress conditions. The report is a combination of line and column chart.

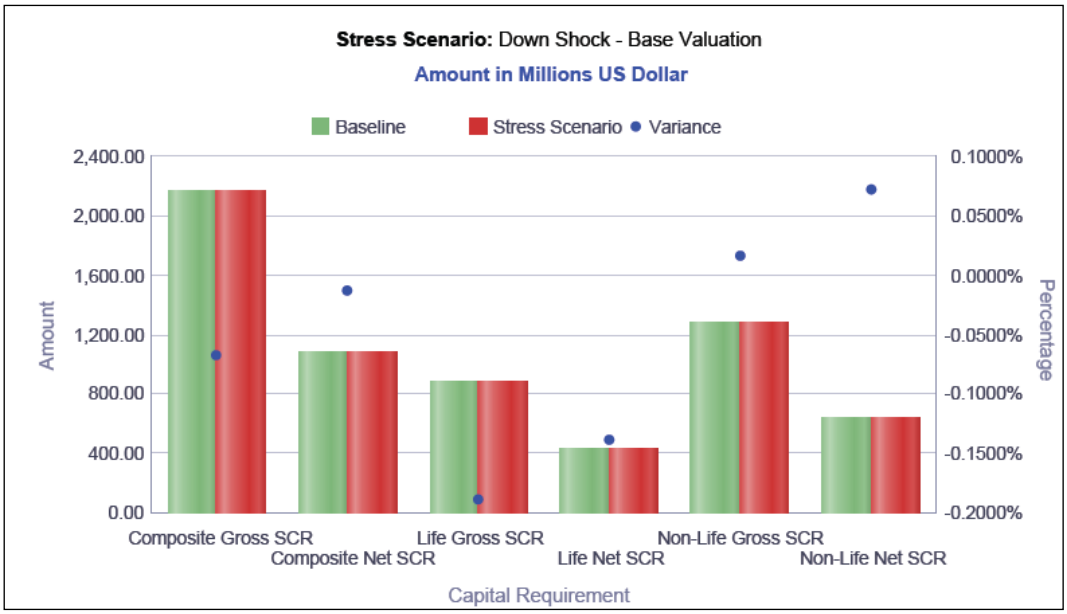
This report compares the market risk capital measures across business types under baseline and stress conditions. The measures reported include:

- Gross SCR
- Net SCR

Business type and market risk capital measures are displayed on the x-axis.

Amounts for Net and Gross SCR are displayed for the current period as columns on the primary y-axis. Variance is displayed in the form of a line chart on the secondary y-axis.

This report is generated for all the entities for which the data is present in the Run and selected scenario.

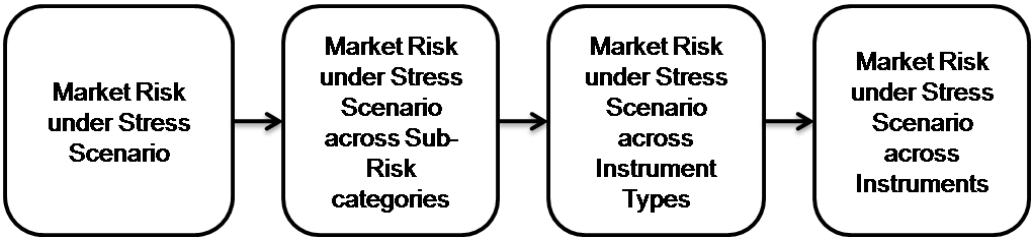


Market Risk Capital under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Market Risk Capital under Stress Scenario** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Market Risk Capital under Stress Scenario graph is as indicated below.



Drill down hierarchy of Market Risk Capital under Stress Scenario

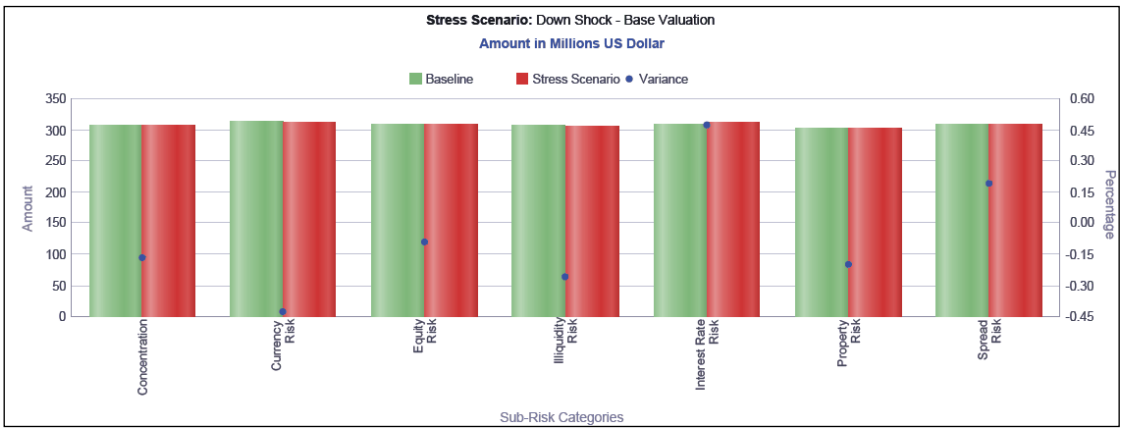
The drill down feature is explained in detail in the following sections.

Market Risk Capital under Stress Scenario across Sub-Risk Categories

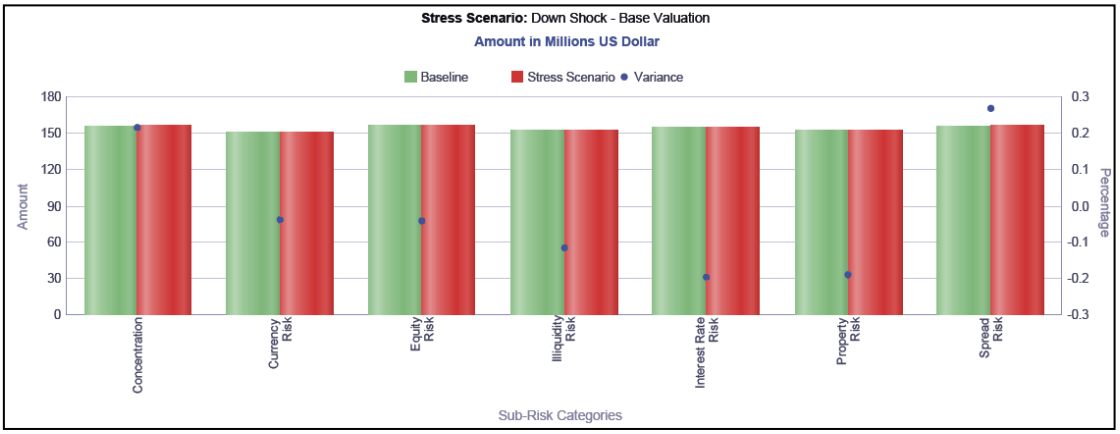
This graph shows the Capital Requirement information elements namely Gross Solvency Capital Requirement, Net Solvency Capital Requirement across all Risk Categories which are associated with the type of segment and the time period selected in the previous graph - Market Risk Capital under Stress Scenario.

Click any one of the segments in the Market Risk Capital under Stress Scenario chart. The graph of **Market Risk Capital under Stress Scenario across Sub-Risk categories** is displayed. The graph is a combination of line and column chart.

Sub-risk categories are displayed on the x-axis. Value for Net/Gross SCR is displayed for the current period on the primary y-axis under baseline and stress conditions. Variance is displayed in the form of a line chart on the secondary y-axis.



Market Risk Capital under Stress Scenario across Sub Risk Categories-Gross SCR



Market Risk Capital under Stress Scenario across Sub Risk Categories-Net SCR

Market Risk Capital under Stress Scenario across Instrument Types

This report shows the Capital Requirement information elements namely Gross Solvency Capital Requirement, Net Solvency Capital Requirement across all Instrument types which are associated with the type of risk selected in the previous graph -Market Risk Capital under Stress Scenario across Sub-Risk Categories.

Click any one of the segments in the Market Risk Capital under Stress Scenario across Sub-Risk Categories chart. The tabular report of **Market Risk Capital under Stress Scenario across Instrument Types** is displayed.

The selected capital measure is reported across instrument types under the following conditions:

- Baseline

- Stress Scenario
- Variance

In addition to the parameters displayed as part of Market Risk Capital under Stress Scenario across Sub-Risk Categories report, the selected sub-risk category is displayed for informational purposes.

	Baseline	Stress Scenario	Variance
Instrument Type			
Call Options	15.28	15.16	-0.73
Collateralised Securities	14.65	14.75	0.66
Constant Maturity Swap	2.30	2.36	2.76
Corporate Bonds	13.23	13.33	0.76
Credit Derivatives	12.34	12.36	0.22
Equity	8.05	8.23	2.20
Forwards	6.44	6.48	0.50
Futures	11.81	11.75	-0.51
Government Bonds	16.06	16.06	-0.03
Investment Funds	15.02	15.02	-0.03
Property	8.97	8.90	-0.72
Put Options	16.70	16.87	1.01
Repo	2.43	2.49	2.24
Swaps	12.15	12.01	-1.16
Grand Total	**155.42**	**155.76**	**7.16**

Market Risk Capital under Stress Scenario across Instrument Type –Net SCR

	Baseline	Stress Scenario	Variance
Instrument Type			
Call Options	30.83	31.09	0.83
Collateralised Securities	27.19	27.17	-0.10
Constant Maturity Swap	3.86	3.99	3.31
Corporate Bonds	27.80	28.29	1.78
Credit Derivatives	24.13	23.88	-1.03
Equity	14.56	14.29	-1.89
Forwards	12.44	12.21	-1.84
Futures	23.60	23.17	-1.84
Government Bonds	33.41	33.58	0.50
Investment Funds	28.29	28.06	-0.80
Property	19.48	19.66	0.97
Put Options	33.11	32.83	-0.84
Repo	4.76	4.68	-1.83
Swaps	23.77	23.84	0.29
Grand Total	**307.23**	**306.73**	**-2.50**

Market Risk Capital under Stress Scenario across Instrument Type – Gross SCR

Market Risk Capital under Stress Scenario across Instruments

This report shows the Capital Requirement information elements namely Gross Solvency Capital Requirement, Net Solvency Capital Requirement and Instrument details namely Instrument code, Natural Currency, Position, Issue date, Maturity Date, No of Units and Market Value for all Instruments which are associated with the Instrument type selected in the previous graph -Market Risk Capital under Stress Scenario across Instrument Type.

Click any one of the segments in the Market Risk Capital under Stress Scenario across Instrument Type chart. The tabular report of **Market Risk Capital under Stress Scenario across Instruments** is displayed.

The following details are reported for the current period for each instrument which is part of the selected instrument type:

- Instrument Name
- Instrument Code
- Natural Currency
- Position
- Number of Units
- Issue Date
- Maturity Date
- Market Value
- Baseline
- Stress scenario
- Variance

In addition to the parameters displayed as part of Market Risk Capital under Stress Scenario across Instrument Type report, the selected instrument type is displayed for informational purposes.

							Baseline		Stress Scenario		Variance %	
							Gross SCR	Market Value	Gross SCR	Market Value	Gross SCR	Market Value
Instrument Name	Instrument Code	Natural Currency	Position	Number of Units	Issue Date	Maturity Date						
BLOOM424 CMS EUR 01/17/2018	Account 0424	Indian Rupee	Long	10.00	2/27/2009	12/3/2014	0.07	4.47	0.06	4.60	2.2882	2.7608
BLOOM431 CMS EUR 05/29/2015	Account 0431	Euro (European EMU)	Long	48.00	6/10/2011	7/17/2015	0.14	13.49	0.13	10.74	9.7671	20.3881
CUSIP422 CMS INR 06/13/2014	Account 0422	Euro (European EMU)	Long	20.00	7/25/2010	9/30/2018	0.17	6.54	0.16	6.59	0.9045	0.7747
CUSIP425 CMS EUR 07/04/2017	Account 0425	Estonian Kroon	Long	45.00	3/31/2009	10/8/2018	0.28	6.61	0.25	12.02	9.3739	81.9751
INTERNAL421 CMS PHP 09/01/2013	Account 0421	Romanian Leu	Long	47.00	11/30/2011	5/25/2019	0.22	13.66	0.24	13.09	9.6230	4.2054
INTERNAL426 CMS EUR 06/30/2019	Account 0426	Hong Kong Dollar	Long	56.00	8/3/2009	7/25/2013	0.59	11.78	0.61	12.54	2.0148	6.3978
INTERNAL427 CMS ROL 11/23/2015	Account 0427	Swedish Krona	Long	15.00	10/11/2011	2/18/2019	0.09	4.35	0.10	1.87	5.5585	57.0243
INTERNAL428 CMS NOK 10/03/2015	Account 0428	Euro (European EMU)	Long	14.00	12/22/2009	4/20/2017	0.15	3.30	0.17	6.39	17.3896	93.7744
INTERNAL430 CMS LTL 05/22/2013	Account 0430	Swiss Franc	Long	32.00	9/4/2009	6/3/2016	0.46	9.14	0.50	6.54	10.8211	28.4733
INTERNAL433 CMS DKK 08/04/2015	Account 0433	Euro (European EMU)	Long	41.00	5/1/2009	7/21/2019	0.29	13.85	0.25	15.25	13.7182	10.1219
INTERNAL435 CMS INR 09/25/2015	Account 0435	Swedish Krona	Long	10.00	11/21/2010	8/11/2015	0.20	2.82	0.23	1.33	17.3288	52.9943
ISIN423 CMS EUR 07/21/2015	Account 0423	Euro (European EMU)	Long	31.00	2/26/2010	12/5/2013	0.11	7.55	0.11	8.81	0.4606	16.5965
ISIN429 CMS EUR 04/13/2015	Account 0429	Euro (European EMU)	Long	39.00	3/11/2011	6/21/2014	0.44	15.70	0.45	11.05	3.1403	29.6047
ISIN432 CMS EUR 09/22/2015	Account 0432	Indian Rupee	Long	19.00	7/24/2011	11/13/2019	0.15	2.04	0.15	6.43	2.4036	214.9535
ISIN434 CMS JPY 11/16/2019	Account 0434	Euro (European EMU)	Long	57.00	4/12/2011	3/15/2013	0.51	18.28	0.56	7.25	9.0619	60.3261
Grand Total							**3.86**	**133.58**	**3.99**	**124.48**	**113.8539**	**680.3708**

Market Risk Capital under Stress Scenario across Instruments

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.9.4 Consolidated Portfolio Value under Stress Scenario

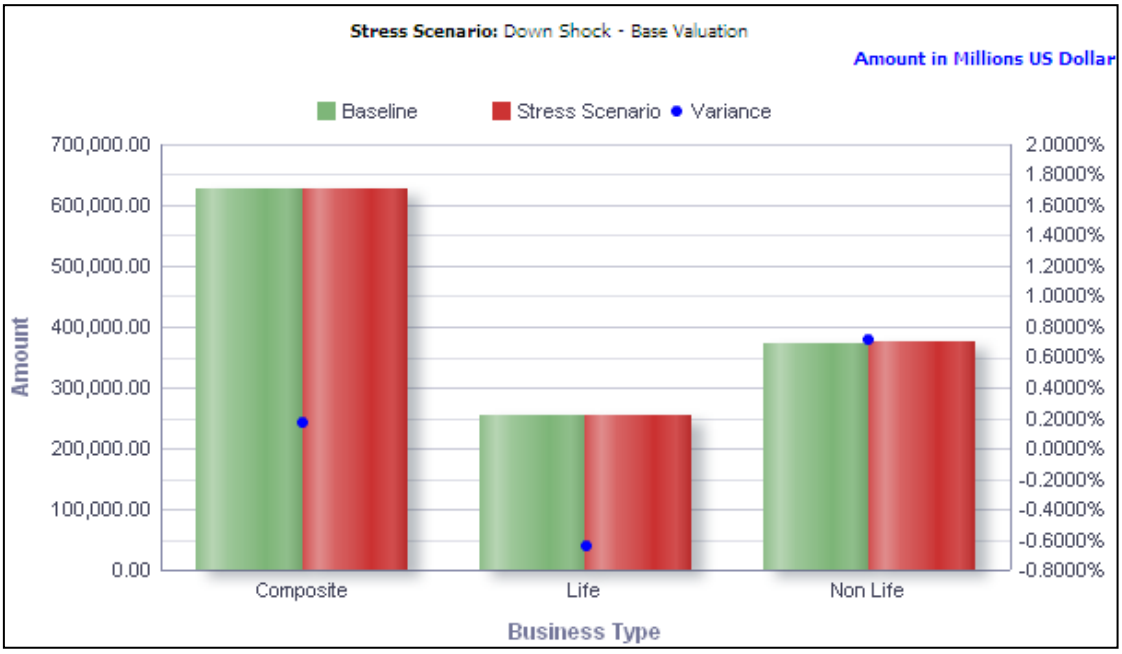
The value of the consolidated portfolio is compared under baseline and stress conditions for the current period. This portfolio consists of all instruments belonging to the selected legal entity. The report generated is a combination of line and column chart.

Business type is displayed on the x-axis.

The portfolio value is displayed on the primary y-axis under the following conditions:

- Baseline
- Stress Scenario

Variance is displayed in the form of a line chart on the secondary y-axis.

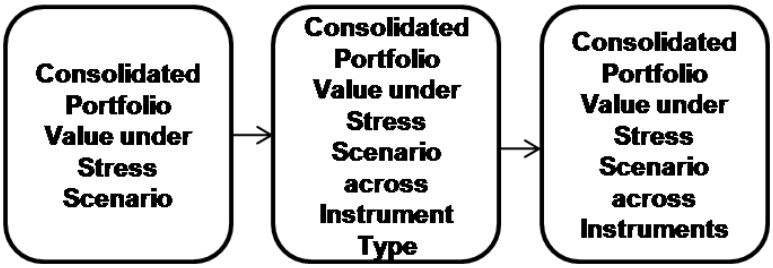


Consolidated Portfolio Value under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Consolidated Portfolio Value under Stress Scenario** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Consolidated Portfolio Value under Stress Scenario graph is as indicated below.



Drill down hierarchy of Consolidated Portfolio Value under Stress Scenario

The drill down feature is explained in detail in the following sections.

Consolidated Portfolio Value under Stress Scenario across Instrument Type

This report shows the Portfolio value and percentage of total Portfolio value for the time period across all Instrument types falling under the business segment selected in the previous graph - Consolidated Portfolio Value under Stress Scenario.

Click any one of the segments in the Consolidated Portfolio Value under Stress Scenario across Sub-Risk Categories chart. The tabular report of **Consolidated Portfolio Value under Stress Scenario across Instrument Type** is displayed.

The following details are reported across instrument types across baseline and stress scenarios:

- Portfolio Value
- % of Total Portfolio Value
- Variance

In addition to the parameters displayed as part of Consolidated Portfolio Value under Stress Scenario across Sub-Risk Categories report, the selected sub-risk category is displayed for informational purposes.

Stress Scenario: Down Shock - Base Valuation

Amount in Millions US Dollar

	Baseline		Stress Scenario		Variance
Instrument Type	Portfolio Value	% of Total Portfolio Value	Portfolio Value	% of Total Portfolio Value	%
Call Options	-10,613.98	-1.6972	-9,591.96	-1.5312	-9.6290
Collateralised securities	86,894.95	13.8946	86,459.18	13.8022	-0.5015
Constant Maturity Swap	13,261.03	2.1205	13,490.27	2.1536	1.7286
Corporate bonds	94,560.65	15.1204	95,973.77	15.3211	1.4944
Credit derivatives	76,380.88	12.2134	76,036.97	12.1384	-0.4502
Equity	-2,621.82	-0.4192	-2,524.75	-0.4030	-3.7026
Forwards	40,685.20	6.5056	39,779.13	6.3503	-2.2270
Futures	78,767.16	12.5950	78,352.92	12.5081	-0.5259
Government bonds	97,055.73	15.5193	95,843.89	15.3004	-1.2486
Investment funds	-15,587.66	-2.4925	-15,125.08	-2.4145	-2.9676
Property	62,693.63	10.0248	63,590.49	10.1515	1.4305
Put Options	9,834.15	1.5725	10,807.63	1.7253	9.8990
Repo	17,610.25	2.8159	17,582.56	2.8069	-0.1573
Swaps	76,465.85	12.2270	75,740.05	12.0910	-0.9492

Consolidated Portfolio value under Stress Scenario across Instrument Type

Consolidated Portfolio Value under Stress Scenario across Instruments

This report shows the Instrument details namely Instrument code, Natural Currency, Position, Issue date, Maturity Date, No of Units and Market Value for all Instruments which are associated with the Instrument type falling under the Instrument type selected in the previous graph - Consolidated Portfolio Value under Stress Scenario across Instrument Type.

Click any one of the segments in the Consolidated Portfolio Value under Stress Scenario across instrument Type chart. The tabular report of **Consolidated Portfolio Value under Stress Scenario across Instruments** is displayed.

The following details are reported for the current period for each instrument which is part of the selected instrument type:

- Instrument Name
- Instrument Code
- Natural Currency
- Position
- Number of Units
- Issue Date
- Maturity Date
- Market Value – Baseline
- Market Value – Stress Scenario
- Market Value - Variance

In addition to the parameters displayed as part of Consolidated Portfolio Value under Stress Scenario across Instrument Type report, the selected instrument type is displayed for informational purposes.

Stress Scenario: Down Shock - Base Valuation

Amount in Millions US Dollar

							Market Value		
							Baseline	Stress Scenario	Variance
Instrument Name	Instrument Code	Natural Currency	Position	Number of Units	Issue Date	Maturity Date			
BLOOM904 CDS PLN 07/17/2019	Account 0904	Danish Krone	Long	36	05/01/2010	10/16/2016	1,737.64	1,633.78	5.9768
BLOOM905 CDS PHP 05/30/2015	Account 0905	Euro (European EMU)	Long	10	09/22/2010	11/29/2016	192.92	168.43	12.6909
BLOOM907 CDS EUR 02/14/2018	Account 0907	Euro (European EMU)	Long	53	01/27/2011	04/12/2013	1,594.65	1,470.33	7.7956
BLOOM913 CDS CHF 02/06/2018	Account 0913	Hungarian Forint	Long	43	03/25/2011	01/12/2014	817.62	891.99	9.0958
BLOOM916 CSO CNY 06/19/2015	Account 0916	Estonian Kroon	Long	13	03/12/2011	02/20/2019	518.37	462.57	10.7646
BLOOM918 CSO EUR 11/10/2014	Account 0918	Hong Kong Dollar	Long	29	11/05/2010	12/28/2015	742.46	782.96	5.4542
BLOOM920 CSO EUR 09/25/2019	Account 0920	Indian Rupee	Long	33	05/23/2010	08/11/2016	844.40	878.76	4.0683
BLOOM921 CSO EUR 07/21/2015	Account 0921	British Pound	Long	29	05/20/2010	11/05/2018	924.50	938.80	1.5468
BLOOM922 CSO EUR 06/17/2013	Account 0922	Euro (European EMU)	Long	44	06/16/2010	06/17/2018	1,000.81	1,036.91	3.6065
BLOOM940 CSS USD 06/12/2014	Account 0940	Euro (European EMU)	Long	50	07/06/2009	06/06/2015	2,326.85	2,398.51	3.0796
BLOOM947 TRS ROL 11/09/2013	Account 0947	Euro (European EMU)	Long	19	06/01/2011	11/06/2016	597.38	697.12	16.6970
BLOOM949 TRS EUR 09/23/2015	Account 0949	New Zealand Dollar	Long	50	02/22/2009	08/24/2016	1,242.36	1,274.37	2.5766
BLOOM958 TRS LVL 06/12/2013	Account 0958	Euro (European EMU)	Long	63	06/17/2011	04/29/2017	1,639.56	1,702.31	3.8275
BLOOM961 OCD EUR 02/17/2015	Account 0961	Euro (European EMU)	Long	56	12/04/2009	03/04/2014	1,493.99	1,617.32	8.2551
BLOOM970 OCD HUF 05/16/2015	Account 0970	Hungarian Forint	Long	36	09/07/2010	02/12/2014	1,469.77	1,615.39	9.9080
BLOOM971 OCD EUR 09/15/2013	Account 0971	Lats	Long	37	10/13/2010	06/25/2018	895.21	867.81	3.0609
BLOOM975 OCD EUR 09/12/2018	Account 0975	Lats	Long	14	10/11/2011	05/19/2018	447.02	360.74	19.2998
CUSIP903 CDS HKD 06/06/2018	Account 0903	Romanian Leu	Long	45	01/18/2011	06/09/2013	1,362.67	1,516.32	11.2757
CUSIP909 CDS NOK 04/03/2019	Account 0909	Polish Zloty	Long	51	02/13/2011	01/09/2016	1,290.43	1,264.14	2.0372
CUSIP914 CDS EUR 11/06/2013	Account 0914	Danish Krone	Long	21	04/29/2011	02/26/2015	1,306.14	1,477.69	13.1342
CUSIP917 CSO CHF 01/09/2015	Account 0917	Indian Rupee	Long	52	09/05/2010	08/14/2018	1,047.60	945.94	9.7046
CUSIP919 CSO EUR 07/10/2018	Account 0919	Euro (European EMU)	Long	65	08/17/2011	07/14/2017	1,008.63	991.61	1.6874
CUSIP924 CSO CZK 10/04/2015	Account 0924	Euro (European EMU)	Long	18	02/07/2011	03/07/2018	485.10	535.34	10.3557
CUSIP926 CSO ISK 09/23/2017	Account 0926	Japanese Yen	Long	24	02/04/2010	06/20/2019	1,087.46	1,138.56	4.6991
CUSIP931 CSS EUR 07/27/2019	Account 0931	Indian Rupee	Long	69	04/11/2010	03/16/2014	1,520.28	1,499.46	1.3699

Consolidated Portfolio value under Stress Scenario across Instruments

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.9.5 Portfolio Profit and Loss Distribution

This displays the distribution of profit and losses for the current period for the selected portfolio under baseline conditions. The report is displayed in a stacked column chart format.

A given legal entity may have multiple Portfolios. Select the **Portfolio** from the drop down list. Click **Apply** after selecting the Portfolio. Click **Reset** to change the selection.

Profit and loss values are displayed on the x-axis and are sorted in the ascending order with the highest loss being the first value and highest profit being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of both profits and losses – Red
- Next 10% of both profits and losses – Purple
- Next 10% of both profits and losses – Green
- Remaining profits and losses – Blue

This report is generated for all the entities for which the data is present in the **Run.**

Portfolio Profit and Loss Distribution

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.9.6 Portfolio Value across Currencies

The value of the selected portfolio is displayed across currencies and time period. The report generated is a combination of line and column chart.

A given legal entity may have multiple Portfolios. Select the **Portfolio** from the drop down list. Click **Apply** after selecting the Portfolio. Click **Reset** to change the selection.

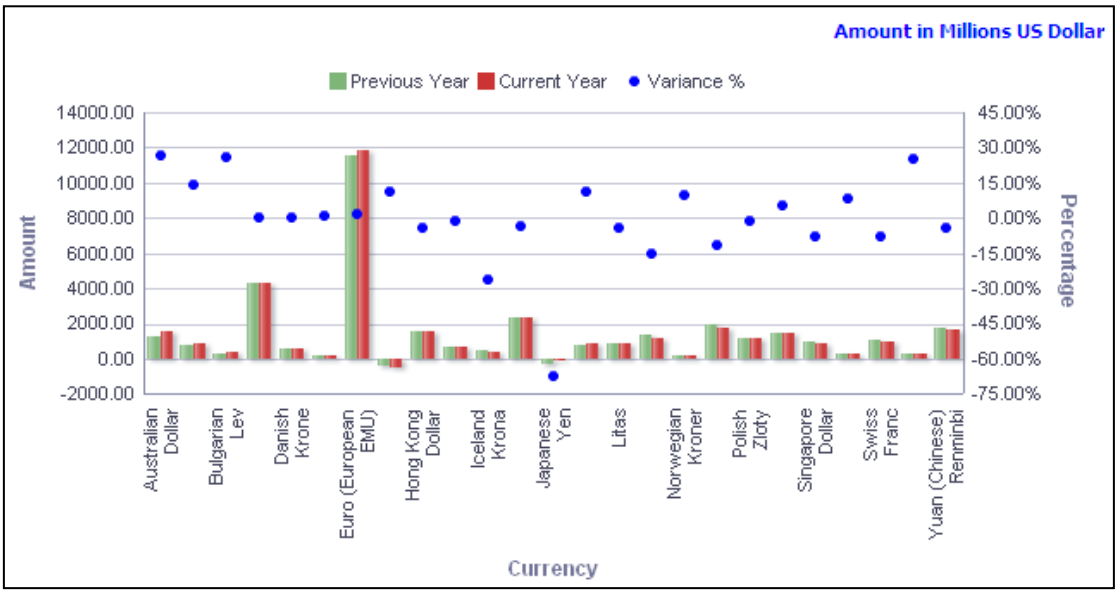
Currencies are displayed on the x-axis.

Portfolio value displayed for the following periods as columns on the primary y-axis:

- Current Year
- Previous Year

Variance is displayed in the form of a line chart on the secondary y-axis.

This report is generated for all the entities for which the data is present in the Run and business segment Consolidated.

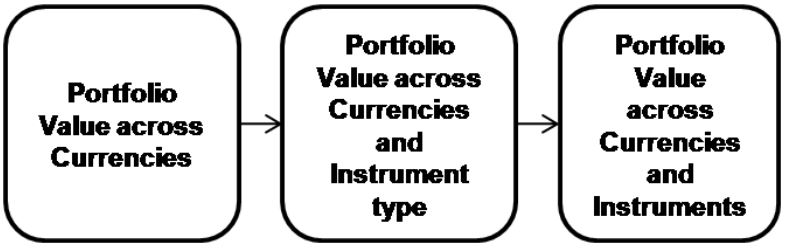


Portfolio value across currencies

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Portfolio Value across Currencies** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Portfolio value across Currencies graph is as indicated below.



Drill down hierarchy of Portfolio Value across Currencies

The drill down feature is explained in detail in the following sections.

Portfolio value across Currencies and Instrument Types

This report shows the portfolio values and the percentage of total portfolio for all the Instrument types for the portfolio, currency selected in the previous graph - Portfolio Value across Currencies.

Click any one of the segments in the Portfolio value across Currencies and Sub-Risk categories chart. The tabular report of **Portfolio value across Currencies and Instrument Types** is displayed.

	Current Year		Previous Year		Variance
Instrument Type	Market Value	% of Total Market Value	Market Value	% of Total Market Value	%
Call Options	18.64	0.0030	237.33	0.0376	-92.1450
Collateralised Securities	1,604.14	0.2565	1581.58	0.2504	1.4263
Constant Maturity Swap	1,023.42	0.1636	891.22	0.1411	14.8334
Corporate Bonds	464.69	0.0743	407.40	0.0645	14.0622
Credit Derivatives	523.48	0.0837	530.93	0.0840	-1.4048
Forwards	1,465.55	0.2343	1436.79	0.2274	2.0019
Government Bonds	1,641.07	0.2624	1682.39	0.2663	-2.4561
Investment Funds	1,309.96	0.2095	1268.25	0.2008	3.2884
Property	1,398.63	0.2236	1347.85	0.2134	3.7672
Put Options	2,038.17	0.3259	1900.30	0.3008	7.2551
Swaps	268.39	0.0429	253.67	0.0402	5.8036

Portfolio value across Currencies and Instrument Types

Portfolio value across Currencies and Instruments

This report shows the Instrument details namely Instrument code, Natural Currency, Position, Issue date, Maturity Date, No of Units and Market Value for all Instruments which are associated with the Instrument type falling under the Instrument type selected in the previous graph - Portfolio Value across Currencies and Instrument Types.

Click any one of the segments in the Portfolio value across Currencies and Instrument Types chart. The tabular report of **Portfolio value across Currencies and Instruments** is displayed.

Amount in Millions US Dollar

Instrument Name	Instrument Code	Natural Currency	Position	Number of Units	Issue Date	Maturity Date	Market Value
INTERNAL933 CSS EUR 05/30/2015	Account 0933	Euro (European EMU)	Long	14	12/20/2011	07/11/2017	381.89
INTERNAL973 OCD CZK 11/26/2017	Account 0973	Euro (European EMU)	Long	13	12/01/2009	01/12/2015	141.58

Portfolio value across Currencies and Instruments

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.9.7 Portfolio Profit and Loss Distribution under Stress Scenario

This displays the current period profit and loss distribution for the selected portfolio under the selected stress scenario. The report generated is of stacked column chart format.

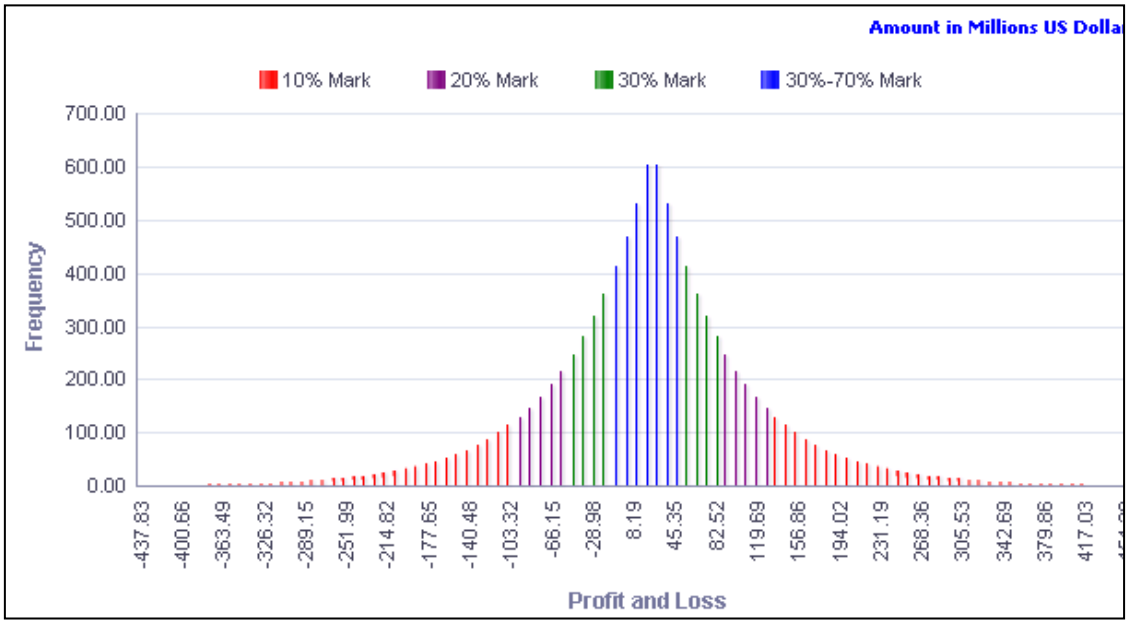
A given legal entity may have multiple Stress Scenarios. Select the Stress Scenario from the drop down list. Click **Apply** after selecting. Click **Reset** to change the selection.

Profit and loss values under stress scenario are displayed on the x-axis and are sorted in the ascending order with the highest loss being the first value and highest profit being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of both profits and losses – Red
- Next 10% of both profits and losses – Purple
- Next 10% of both profits and losses – Green
- Remaining profits and losses – Blue

This report is generated for all the entities for which the data is present in the run and selected scenario.



Portfolio Profit and Loss Distribution under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.9.8 Portfolio Value across Currencies under Stress Scenario

The value of the selected portfolio is compared under baseline and stress conditions across currencies for the current period. The report generated is a combination of Line and Column Chart.

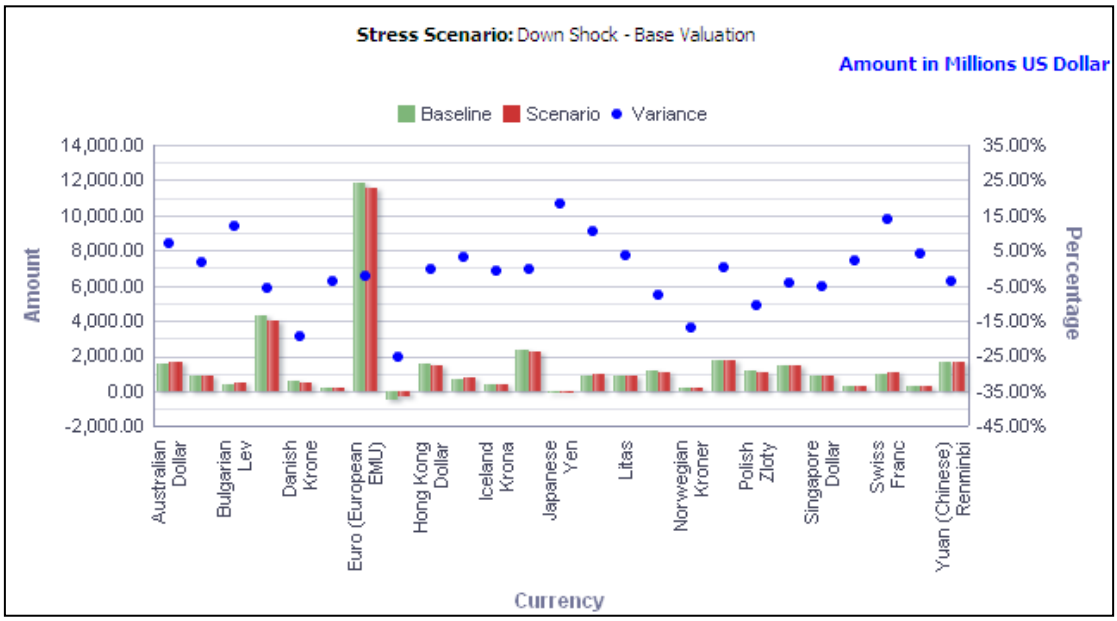
Currencies are displayed on the x-axis.

The portfolio value is displayed on the primary y-axis under the following conditions:

- Baseline
- Stress Scenario

Variance is displayed in the form of a line chart on the secondary y-axis.

This report is generated for all the entities for which the data is present in the run and business segment Consolidated.

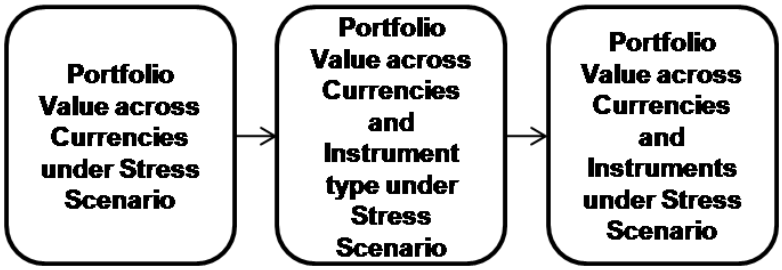


Portfolio Value across Currencies under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Portfolio Value across Currencies under Stress Scenario** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Portfolio value across Currencies under Stress Scenario graph is as indicated.



Drill down hierarchy of Portfolio Value across Currencies under Stress Scenario

The drill down feature is explained in detail in the following sections.

Portfolio value across Currencies and Instrument Type under Stress Scenario

This report shows the portfolio values and the percentage of total portfolio for all the Instrument types for the portfolio, currency selected in the previous graph - Portfolio Value across Currencies under Stress Scenario.

Click any one of the segments in the Portfolio value across Currencies and Sub-Risk Categories under Stress Scenario chart. The tabular report of **Portfolio value across Currencies and Instrument Type under Stress Scenario** is displayed.

	Baseline		Stress Scenario		Variance
Instrument Type	Market Value	% of Total Market Value	Market Value	% of Total Market Value	%
Call Options	18.64	0.0030	-84.55	-0.0135	-553.5622
Collateralised Securities	1,604.14	0.2565	1,471.88	0.2350	-8.2448
Constant Maturity Swap	1,023.42	0.1636	927.63	0.1481	-9.3604
Corporate Bonds	464.69	0.0743	403.35	0.0644	-13.2016
Credit Derivatives	523.48	0.0837	567.98	0.0907	8.5008
Forwards	1,465.55	0.2343	1,598.03	0.2551	9.0400
Government Bonds	1,641.07	0.2624	1,633.30	0.2607	-0.4734
Investment Funds	1,309.96	0.2095	1,221.25	0.1950	-6.7717
Property	1,398.63	0.2236	1,530.85	0.2444	9.4541
Put Options	2,038.17	0.3259	1,979.14	0.3159	-2.8958
Swaps	268.39	0.0429	217.74	0.0348	-18.8707

Portfolio value across Currencies and Instrument Type under Stress Scenario

Portfolio value across Currencies and Instruments under Stress Scenario

This report shows the Instrument details namely Instrument code, Natural Currency, Position, Issue date, Maturity Date, No of Units and Market Value for all Instruments which are associated with the Instrument type falling under the Instrument type selected in the previous graph -Portfolio Value under Stress Scenario across Currencies and Instrument Type.

Click any one of the segments in the Portfolio value across Currencies and Instrument Type under Stress Scenario chart. The tabular report of **Portfolio value across Currencies and Instruments under Stress Scenario** is displayed.

							Mark to Market Value		
Instrument Name	Instrument Code	Natural Currency	Position	Number of Units	Issue Date	Maturity Date	Baseline	Stress Scenario	Variance
CUSIP167 COVCORPBOND EUR 05/08/2016	Account 0167	Euro (European EMU)	Long	15	10/22/2009	12/03/2016	322.16	273.75	15.0259
ISIN123 CONVBOND EUR 07/14/2016	Account 0123	Euro (European EMU)	Long	17	10/05/2010	07/10/2014	142.53	129.59	9.0782

Portfolio value across Currencies and Instruments under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.9.9 Allocated Cash Flows

This report displays the instrument cash flows for at a combination of Asset Class – Asset – Maturity. These cash flows are displayed for the selected portfolio and stress scenario. The report is displayed in a Tabular format.

Combination of Asset Class and Maturity is displayed as row items. Each Asset is displayed as column headers. The cash flow value is allocated to each cell in the table. The report is paginated as per the example provided in the Excel document.

This report is generated for all the entities for which the data is present in the run.

	Asset																						
	Aluminum	Barley	Channa	Cotton seed oilcake	Gold 100gm Mumbai	Guarseed	Jeera	Maize	Mustard seed	Nickel	Oil	Raw Jute	Sesame Seeds	Silver 5 Kgs	Soy Bean	Sugar M Grade	Wheat	Australian Dollar	British Pound	Bulgarian Lev	Czech Koruna	Danish Krone	Es Kr
Asset Class - Maturity																							
Commodity-1 Month	52.43	53.14	18.05	57.42	93.78	55.56	93	49.02	15.78	0.27	82.66	95.19	73.89	80.15	10.3	30.13	53.3						
Commodity-10 Year	12.23	47.96	61.06	32.63	84.52	50.43	56.28	93.61	94.3	73.85	84.68	31.29	67.94	35.21	45.31	77.11	96.65						
Commodity-12 Month	22.1	41.72	58.03	20.57	63.09	83.16	16.36	63.9	28.8	36.01	22.2	48.94	15.77	60.86	45.41	24.23	20.66						
Commodity-15 Month	95.71	68.21	34.23	93.31	72.54	74.18	14.62	20.35	56.02	65.53	61.5	8.91	54.38	75.15	57.99	42.37	6.16						
Commodity-15 Year	65.06	29.34	40.99	32.67	13.93	40.44	2.83	96.25	88.94	40.63	72.09	32.28	46.67	47.41	74.89	71.59	62.11						
Commodity-18 Month	73.44	9.24	94.56	66.72	19.99	61.1	80.72	4.82	40.46	94.09	1.89	51.18	35.51	94.46	94.97	89.54	96.91						
Commodity-20 Year	76.12	68.29	67.4	50.7	56.47	39.97	78.2	3.3	81.36	33.13	52.6	25.75	48.28	33.61	8.1	32.65	87.36						
Commodity-24 Month	22.17	2.24	9.11	87.16	68.32	5.08	88.95	33.82	25.24	13.8	56.22	22.39	82.03	55.17	53.42	77.25	16.52						
Commodity-27 Month	27.81	25.17	31.36	63.33	16.56	10.84	85.11	65.61	76.87	23.34	22.68	68.97	40.05	75.04	9.36	66.74	24.74						
Commodity-3 Month	61.95	6.65	93.74	27.64	56.28	72	84.28	12.57	36.85	43.99	90.46	72.91	55.9	22.32	82.54	13.77	42.82						
Commodity-30 Year	76.32	45.66	18.6	3.38	52.56	72.36	61.92	26.81	62.86	50.69	28.35	15.04	42.27	88.38	93.62	18.64	76.68						
Commodity-36 Month	42.92	65.22	42.05	38.21	29.72	80.87	19.97	72.01	82.14	20.42	24.57	75.14	30.44	35.77	70.8	59.72	77.93						
Commodity-4 Year	26.84	14.55	92.69	23.31	91.46	12.23	58.43	8.81	76.65	30.56	67.56	34.94	78.97	1.07	15.5	40.42	60.46						
Commodity-5 Year	78.44	56.7	95.82	90.14	13.48	97.01	35.66	3.14	29.88	94.43	2.54	39.75	75.18	34.4	92.96	25.9	1.95						
Commodity-6 Month	53.24	24.34	51.07	19.7	0.4	17.75	29.69	64.88	94.76	71.1	66.17	19.88	34.18	48.36	92.78	19.28	15.14						
Commodity-7 Year	91.4	34.06	20.29	37.49	19.85	39.86	79.21	50.82	20.25	9.62	14.52	78.5	45.86	37.22	89.94	37.93	6.13						
Commodity-9 Year	33.9	45.19	60.98	83.91	3.52	54.37	62.11	84.51	59.47	91.65	97.57	56.64	74.99	57.04	81.24	86.51	86.92						
Commodity-Spot	76.7	41.38	70.36	42.1	74.49	48.75	39.24	89.64	94.95	55.57	59.05	98.47	49.45	66.36	7.92	72.58	10.66						
Currency-1 Month																		8.71	0	87.49	0	30.41	
Currency-10 Year																		34.34	2.65	22.29	0	22.33	
Currency-12 Month																		86.7	84.05	41.98	41.58	7.66	

Allocated Cash Flows

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.10 Counterparty Default Risk

This tab shows the Capital Requirements and loss distribution for Counterparty default risk across various scenarios and legal entities.

1. Click **Counterparty Default Risk** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned previously.

3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking on **Apply**, the following graphs or reports are generated:

- Counterparty Default Risk Capital Requirement
- Counterparty Default Risk Loss Distribution
- Counterparty Default Risk Capital Requirement under Stress Scenario
- Counterparty Default Risk Loss Distribution under Stress Scenario

1.10.1 Counterparty Default Risk Capital Requirement

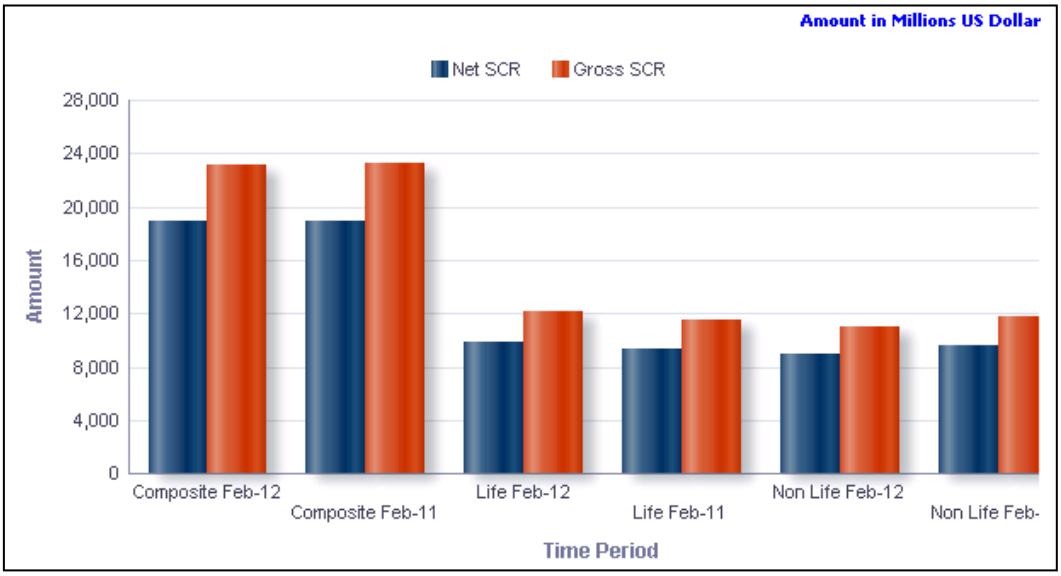
This report displays the SCR for credit risk across business types and time in a graphical format. The report is generated in a column chart format.

The business type and time period are displayed on the x-axis. Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year

The amounts for Gross and Net SCR estimated for credit risk are displayed on the y-axis in the form of columns.

This report is generated for the entity selected in the prompt.

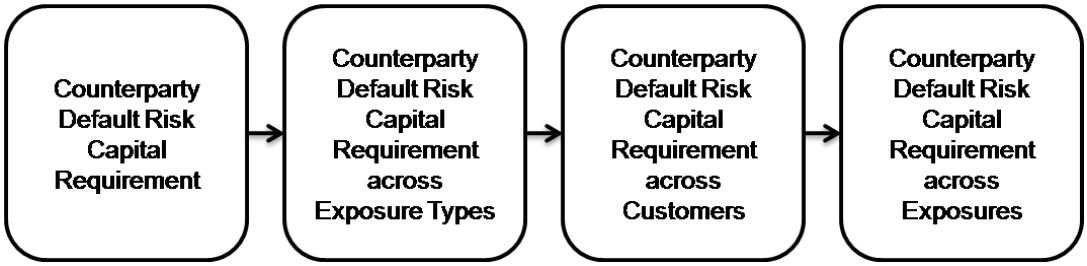


Counterparty Default Risk Capital Requirement

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Counterparty Default Risk Capital Requirement** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Counterparty Default Risk Capital Requirement graph is as indicated below.



Drill down hierarchy of Counterparty Default Risk Capital Requirement

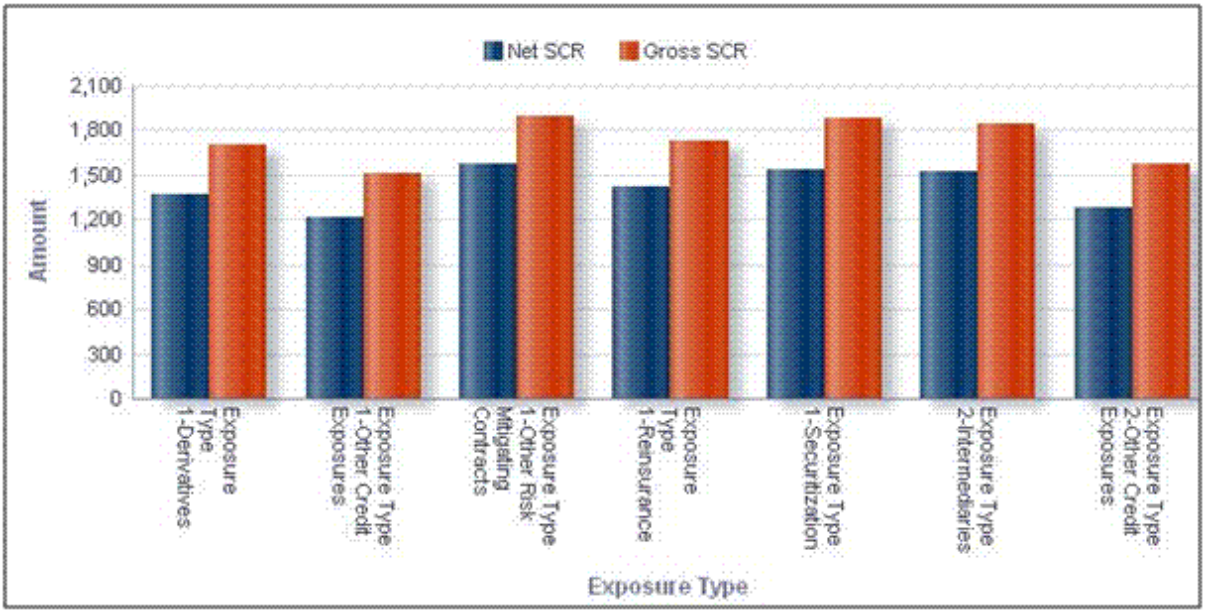
The drill down feature is explained in detail in the following sections.

Counterparty Default Risk Capital Requirement across Exposure Types

This graph shows Capital Requirement information like Net SCR, Gross SCR for Counterparty default risk across all exposure types for the business segment selected in the previous graph - Counterparty Default Risk Capital Requirement.

Click any one of the segments in the Counterparty Default Risk Capital Requirement chart. The Column graph of **Counterparty Default Risk Capital Requirement across Exposure Types** is displayed.

Exposure Types are classified as Type 1 and Type 2. Exposures types along with the classification are displayed on the x-axis. The amounts for Gross and Net SCR are displayed on the y-axis.



Counterparty Default Risk Capital Requirement across Exposure Types

Counterparty Default Risk Capital Requirement across Customers

This graph shows Capital Requirement information like Net SCR, Gross SCR for Counterparty default risk across all customers for the risk exposure type selected in the previous graph - Counterparty Default Risk Capital Requirement across Exposure Types.

Click any one of the segments in the Counterparty Default Risk Capital Requirement across Exposure Types chart. The tabular report of **Counterparty Default Risk Capital Requirement across Customers** is displayed.

Customer Name	Gross SCR	Net SCR
Counterparty 002	24.98	18.37
Counterparty 003	22.65	17.85
Counterparty 004	24.12	20.34
Counterparty 006	23.8	18.13
Counterparty 008	46.22	38.87
Counterparty 009	51.14	37.65
Counterparty 010	20.99	17.62
Counterparty 013	23.67	17.65
Counterparty 017	25.37	19.02
Counterparty 018	21.22	19.96
Counterparty 019	45.52	39.32
Counterparty 023	22.84	19.84
Counterparty 026	76.61	56.13
Counterparty 028	22.79	17.77
Counterparty 030	21.92	20.07
Counterparty 031	25.88	19.51
Counterparty 032	23.67	20.21
Counterparty 033	48.82	37.19
Counterparty 035	24.33	18.3
Counterparty 036	25.39	19.11
Counterparty 037	20.78	17.98
Counterparty 039	21.68	17.85
Counterparty 040	23.45	20.2
Counterparty 041	47.5	37.78
Counterparty 042	21.9	18.75

Rows 1 - 25

Counterparty Default Risk Capital Requirement across Customers

Counterparty Default Risk Capital Requirement across Exposures

This graph shows Capital Requirement information elements for Counterparty default risk across all exposure risks for the Counterparty selected in the previous graph - Counterparty Default Risk Capital Requirement across Exposure Types.

Click any one of the segments in the Counterparty Default Risk Capital Requirement across Customers chart. The tabular report of **Counterparty Default Risk Capital Requirement across Exposures** is displayed.

Exposure Name	PD	LGD	Exposure Amount	EL	Pre-Mitigation UL	Post-Mitigation UL
EXP0584	0.5259	0.5403	25.88	22.82	19.04	13.08

Counterparty Default Risk Capital Requirement across Customers

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.10.2 Counterparty Default Risk Loss Distribution

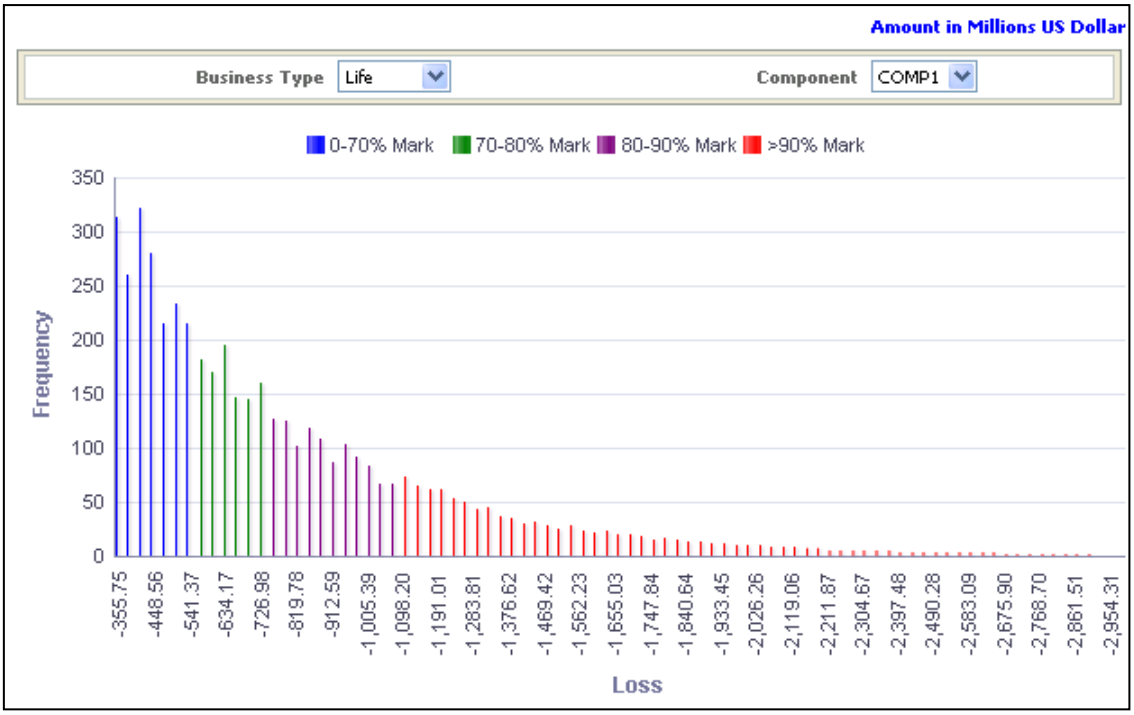
This displays the current period credit loss distribution under baseline conditions for each component for the selected business type. The report is generated in a stacked column chart format.

Loss values are displayed on the x-axis and are sorted in the ascending order with the lowest loss being the first value and highest loss being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of losses – Red
- Next 10% of losses – Purple
- Next 10% of losses – Green
- Remaining losses – Blue

This report is generated for the entity selected in the prompt.



Counterparty Default Risk Loss Distribution

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.10.3 Counterparty Default Risk Capital Requirement under Stress Scenario

This report compares the credit risk capital measures across business types under baseline and stress conditions. The report generated is a combination of line and column chart format.

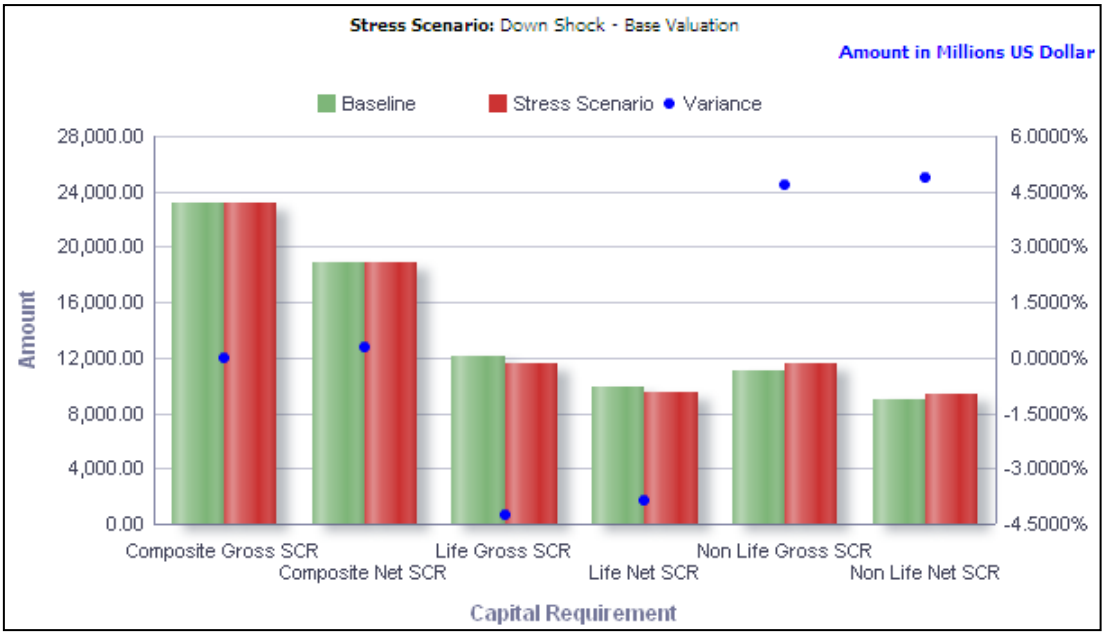
The measures reported include:

- Gross SCR
- Net SCR

Business type and credit risk capital measures are displayed on the x-axis.

Amounts for Net and Gross SCR are displayed for the current period as columns on the primary y-axis. Variance is displayed in the form of a line chart on the secondary y-axis.

This report is generated for the entity selected in the prompt.

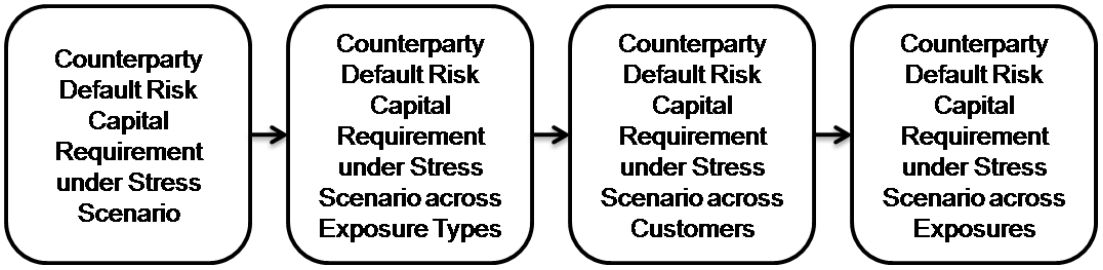


Counterparty Default Risk Capital Requirement under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

The **Counterparty Default Risk Capital Requirement under Stress Scenario** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Counterparty Default Risk Capital Requirement under Stress Scenario graph is as indicated below.



Drill down hierarchy of Counterparty Default Risk Capital Requirement under Stress Scenario

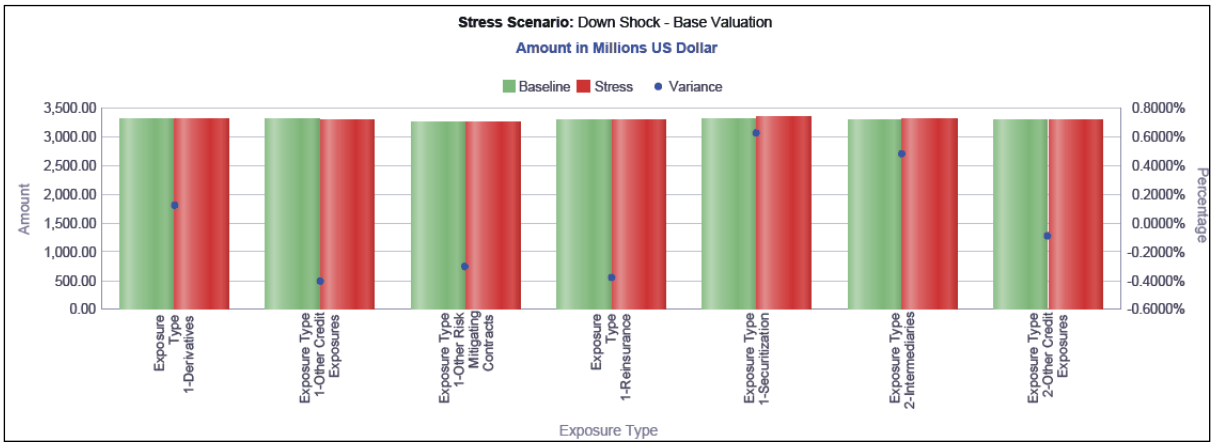
The drill down feature is explained in detail in the following sections.

Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types

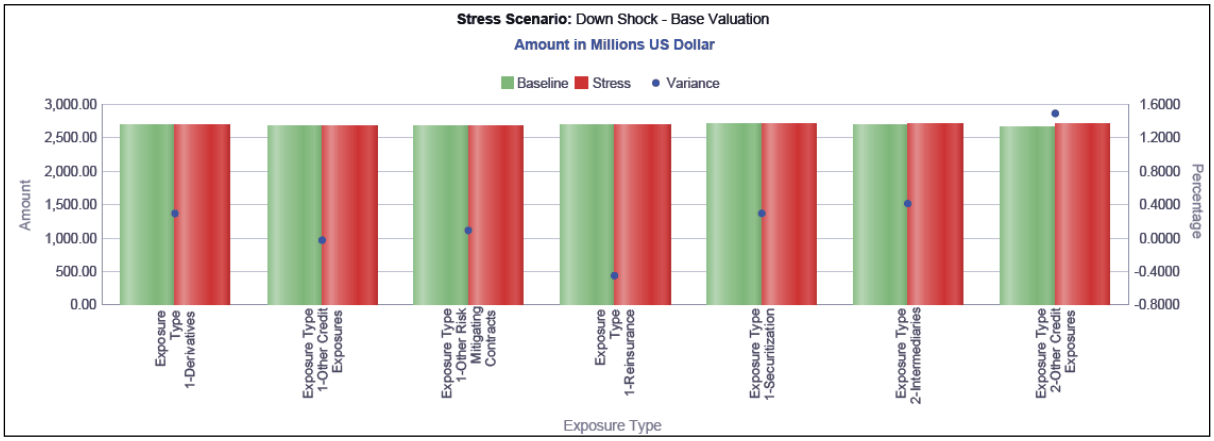
This graph shows Capital Requirement information like Net SCR, Gross SCR for Counterparty default risk across all exposure types for the business segment selected in the previous graph - Counterparty Default Risk Capital Requirement.

Click any one of the segments in the Counterparty Default Risk Capital Requirement under Stress Scenario chart. The graph of **Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types** is displayed. The graph is a combination of line and column chart.

Exposure Types are classified as Type 1 and Type 2. Exposures types along with the classification are displayed on the x-axis. Value for Net/Gross SCR is displayed for the current period on the primary y-axis under baseline and stress conditions. Variance is displayed in the form of a line chart on the secondary y-axis.



Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types-Gross SCR



Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types-Net SCR

Counterparty Default Risk Capital Requirement under Stress Scenario across Customers

This graph shows Capital Requirement information like Net SCR, Gross SCR for Counterparty default risk across all customers for the risk exposure type selected in the previous graph - Counterparty Default Risk Capital Requirement across Exposure Types.

Click any one of the segments in the Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types chart. The tabular report of **Counterparty Default Risk Capital Requirement under Stress Scenario across Customers** is displayed.

		Gross SCR		
		Baseline	Stress Scenario	Variance
Customer Name	Exposure Amount			
Counterparty 001	53.72	20.97	23.98	14.3469%
Counterparty 002	53.46	24.98	23.97	-4.0444%
Counterparty 003	112.58	70.25	23.57	-66.4499%
Counterparty 004	113.01	24.12	71.15	194.9038%
Counterparty 005	86.51	0.00	67.07	
Counterparty 006	57.80	44.59	0.00	-100.0000%
Counterparty 007	29.06	0.00	21.96	
Counterparty 008	136.63	68.55	47.57	-30.6045%
Counterparty 009	140.92	72.66	47.02	-35.2971%
Counterparty 010	87.41	42.43	22.86	-46.1257%
Counterparty 011	140.64	43.49	69.03	58.7180%
Counterparty 012	27.77	0.00	24.46	
Counterparty 013	84.04	46.26	21.98	-52.4903%
Counterparty 014	85.87	21.10	45.74	116.7610%
Counterparty 015	86.04	0.00	72.61	
Counterparty 016	55.47	24.50	24.40	-0.4191%
Counterparty 017	114.22	50.83	47.32	-6.9012%
Counterparty 018	56.58	42.41	0.00	-100.0000%
Counterparty 019	80.57	67.64	0.00	-100.0000%
Counterparty 020	55.30	0.00	49.29	
Counterparty 021	57.30	21.88	23.52	7.4865%
Counterparty 023	58.05	22.84	25.21	10.3714%
Counterparty 024	83.61	23.85	47.46	98.9878%
Counterparty 025	86.35	22.29	46.69	109.4560%
Counterparty 026	191.15	121.98	42.31	-65.3128%

Counterparty Default Risk Capital Requirement under Stress Scenario across Customers-Gross SCR

		Net SCR		
		Baseline	Stress Scenario	Variance
Customer Name	Exposure Amount			
Counterparty 001	53.72	19.09	19.35	1.3664%
Counterparty 002	53.46	18.37	20.29	10.4387%
Counterparty 003	112.58	53.75	19.63	-63.4713%
Counterparty 004	113.01	20.34	56.85	179.5533%
Counterparty 005	86.51	0.00	59.45	
Counterparty 006	57.80	38.63	0.00	-100.0000%
Counterparty 007	29.06	0.00	18.36	
Counterparty 008	136.63	57.88	38.32	-33.7953%
Counterparty 009	140.92	55.57	38.84	-30.0938%
Counterparty 010	87.41	36.07	19.90	-44.8298%
Counterparty 011	140.64	40.23	57.01	41.7214%
Counterparty 012	27.77	0.00	19.68	
Counterparty 013	84.04	37.77	18.51	-51.0018%
Counterparty 014	85.87	19.87	36.85	85.4702%
Counterparty 015	86.04	0.00	56.74	
Counterparty 016	55.47	20.27	20.15	-0.5620%
Counterparty 017	114.22	38.08	39.13	2.7547%
Counterparty 018	56.58	40.20	0.00	-100.0000%
Counterparty 019	80.57	58.35	0.00	-100.0000%
Counterparty 020	55.30	0.00	36.99	
Counterparty 021	57.30	18.61	18.04	-3.0921%
Counterparty 023	58.05	19.84	18.84	-5.0379%
Counterparty 024	83.61	18.11	39.41	117.6850%
Counterparty 025	86.35	20.39	38.11	86.8577%
Counterparty 026	191.15	93.79	35.29	-62.3738%

Counterparty Default Risk Capital Requirement under Stress Scenario across Customers-Net SCR

Counterparty Default Risk Capital Requirement under Stress Scenario across Exposures

This graph shows Capital Requirement information elements for Counterparty default risk across all exposure risks for the Counterparty selected in the previous graph - Counterparty Default Risk Capital Requirement across Exposure Types.

Click any one of the segments in the Counterparty Default Risk Capital Requirement under Stress Scenario across Customers Types chart. The tabular report of **Counterparty Default Risk Capital Requirement under Stress Scenario across Exposures** is displayed. Select the required **Credit Risk Parameter** from the multiple options available in the drop down list.

Stress Scenario: Down Shock - Base Valuation

Credit Risk Parameter: Post Mitigation UL

	Baseline	Stress	Variance
Exposure			
EXP0416	0	15.0849	
EXP0738	0	13.4149	
EXP0850	0	14.0781	

Counterparty Default Risk Capital Requirement under Stress Scenario across Exposures

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.10.4 Counterparty Default Risk Loss Distribution under Stress Scenario

This displays the current period credit loss distribution under stress conditions for each component for the selected business type. The report generated is in stacked column chart format.

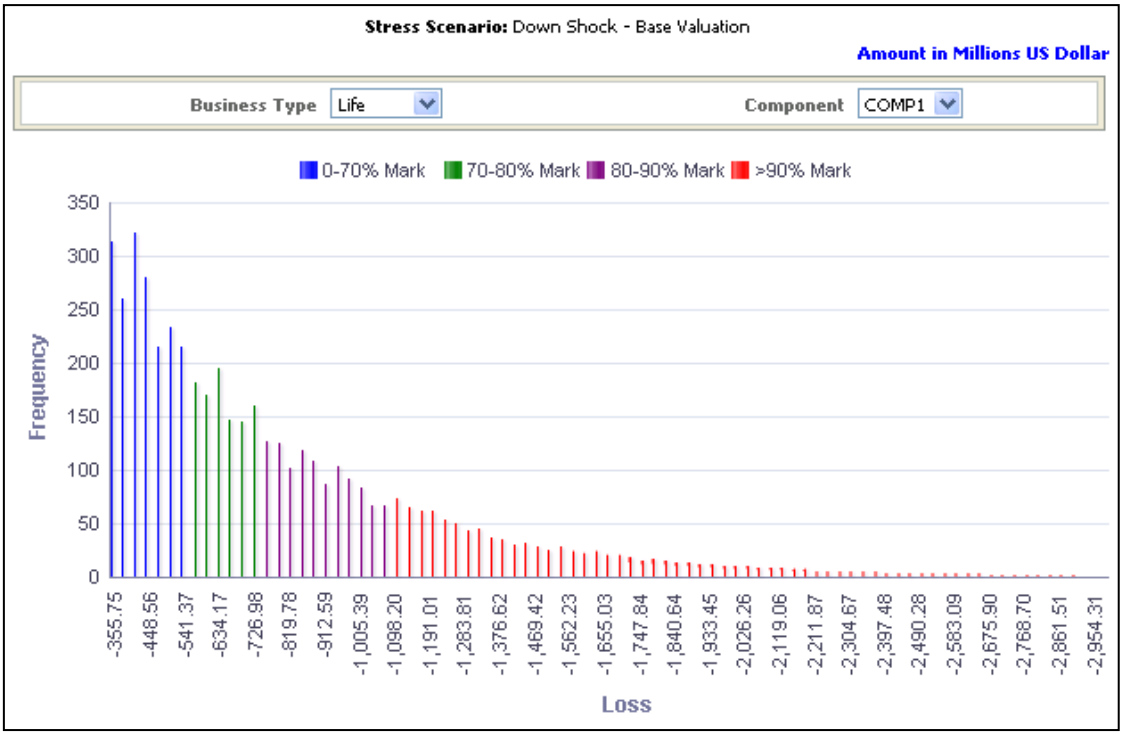
Select the **Business Type** and **Component** from their respective drop down menus.

Loss values are displayed on the x-axis and are sorted in the ascending order with the lowest loss being the first value and highest loss being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of losses – Red
- Next 10% of losses – Purple
- Next 10% of losses – Green
- Remaining losses – Blue

This report is generated for the entity selected in the prompt.



Counterparty Default Risk Loss Distribution under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.11 Operational Risk

This tab shows the Capital Requirements namely Gross SCR, Net SCR and loss distribution for Operational risk across various scenarios and legal entities.

1. Click **Operational Risk** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned previously.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking **Apply**, the following graphs or reports are generated:

- Operational Risk Capital
- Operational Risk Loss Distribution
- Operational Risk Capital under Stress Scenario
- Operational Risk Loss Distribution under Stress Scenario
- Solvency Capital Requirement

1.11.1 Operational Risk Capital

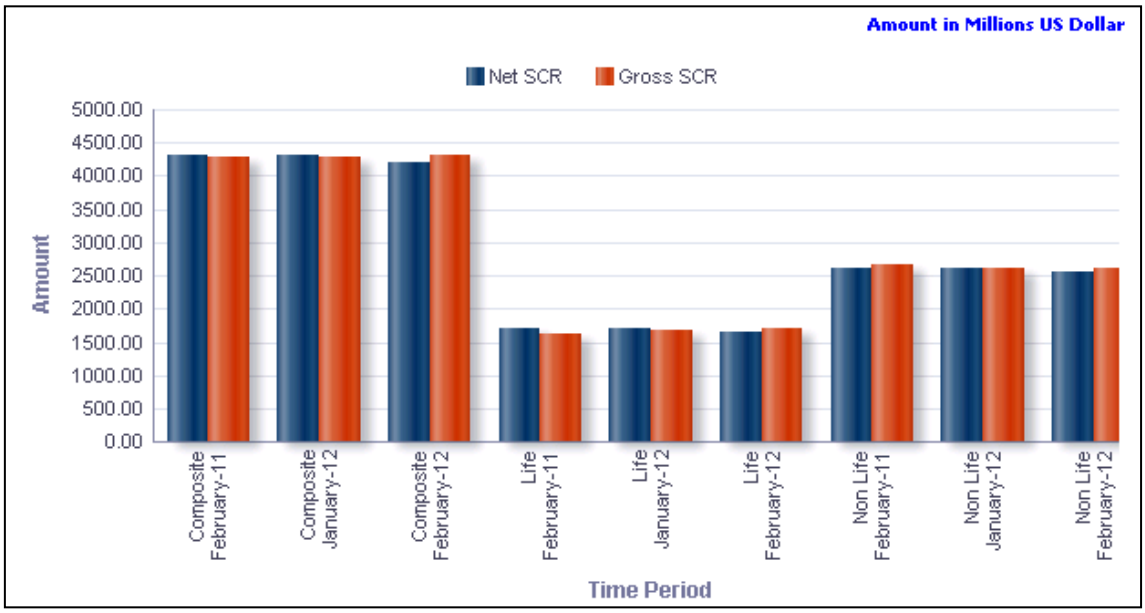
This report displays the SCR for operational risk across business types and time in a graphical format. The report generated is in a column chart format.

The business type and time period are displayed on the x-axis. Time periods displayed include:

- Current month
- Preceding month
- Same month in the preceding year

The amounts for Gross and Net SCR estimated for operational risk are displayed on the y-axis in the form of columns.

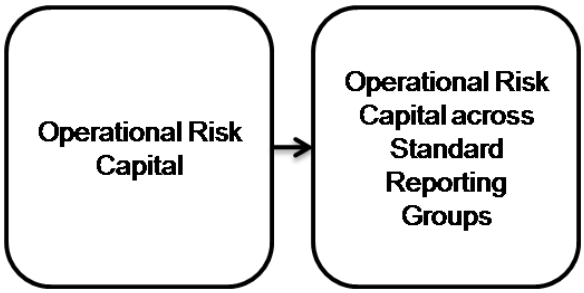
This report is generated for all the entities for which the data is present in the **Run**.



Operational Risk Capital

The **Operational Risk Capital** has a drill down feature, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Operational Risk Capital graph is as indicated below.



Drill down hierarchy of Operational Risk Capital

The drill down feature is explained in detail in the following sections.

Operational Risk Capital across Standard Reporting Groups

This graph shows the Net SCR, Gross SCR in amount for the standard reporting groups across all standard event types for the time period, business segment and the SCR component which was selected in the previous graph - Operational Risk Capital.

Click any one of the segments in the Operational Risk Capital chart. The tabular report of **Operational Risk Capital across Standard Reporting Groups** is displayed.

	Standard Event Type						
	Business Disruption & System Failures	Clients, Products & Business Practices	Damage to Physical Assets	Employment Practices and Workplace Safety	Execution, Delivery & Process Management	External Fraud	Internal Fraud
Standard Line of Business Description							
Annuities stemming from Non-life - SLT Health Insurance	46.83	38.76	32.39	36.42	37.17	39.60	33.03
Assistance - Non Life	33.65	33.56	32.01	39.81	34.68	33.24	43.12
Assistance - Non Life Reinsurance Proportional	41.85	32.56	32.53	32.89	37.93	42.78	37.60
Casualty - other than health - Non Life Reinsurance Non Proportional	38.70	40.28	33.40	42.95	35.83	31.32	41.80
Credit and suretyship - Non Life	32.37	37.42	38.72	37.12	33.25	36.27	31.23
Credit and suretyship - Non Life Reinsurance Proportional	33.20	38.88	40.51	27.93	35.36	29.34	35.97
Death - Accepted reinsurance	34.96	35.23	39.56	31.64	36.88	37.23	38.50
Death - Index-linked and unit-linked life insurance	38.67	39.24	37.74	34.77	46.49	33.49	35.99
Death - Life insurance with profit participation	38.88	37.02	34.67	34.37	31.03	38.85	35.39
Death - Other life insurance	41.82	38.80	44.22	29.48	36.77	32.11	44.37
Disability - Accepted reinsurance	42.89	41.60	35.64	35.05	34.11	35.30	35.60
Disability - Index-linked and unit-linked life insurance	31.18	38.80	32.76	32.94	37.26	36.86	38.82
Disability - Life insurance with profit participation	46.67	36.46	38.83	30.74	34.63	35.86	33.16
Disability - Other life insurance	30.94	35.03	37.94	37.47	39.21	33.09	30.14
Fire and other damage - Non Life	33.54	37.34	35.21	38.33	47.92	44.12	37.38
Fire and other damage - Non Life Reinsurance Proportional	30.66	29.53	35.59	32.87	25.03	37.80	31.05
General Liability - Non Life	35.00	25.88	33.34	36.13	38.02	35.05	35.20
General Liability - Non Life Reinsurance Proportional	42.34	33.94	29.96	38.73	41.38	33.12	30.18
Health - Non Life Reinsurance Non Proportional	40.37	27.13	34.72	34.39	37.32	32.45	37.72
Income protection - Non Life	37.08	33.36	34.93	39.16	39.66	38.95	39.39
Income protection - Non Life Reinsurance Proportional	29.14	39.69	36.01	34.88	34.47	39.68	32.65
Income protection - Non SLT Health Insurance	42.24	33.56	43.26	39.87	27.54	28.56	32.82
Index-linked and unit-linked life insurance - SLT Health Insurance	39.27	40.12	42.56	44.82	33.81	30.88	36.52
Legal expenses - Non Life	37.53	37.34	43.43	35.38	29.59	36.24	38.42
Legal expenses - Non Life Reinsurance Proportional	35.12	37.71	29.20	36.44	31.48	32.47	30.61

Rows 1 - 25

Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.11.2 Operational Risk Loss Distribution

This displays the current period credit loss distribution under baseline conditions for each selected component, business type and operational risk measure. The report is generated in stacked column chart format.

Select the **Business Type**, **Component** and **Measure** from their respective drop down menus.

Operational risk measures available in the drop down list for selection include:

- Loss Frequency
- Scenario Frequency
- Net Loss Severity
- Loss Severity
- Net Aggregate Severity

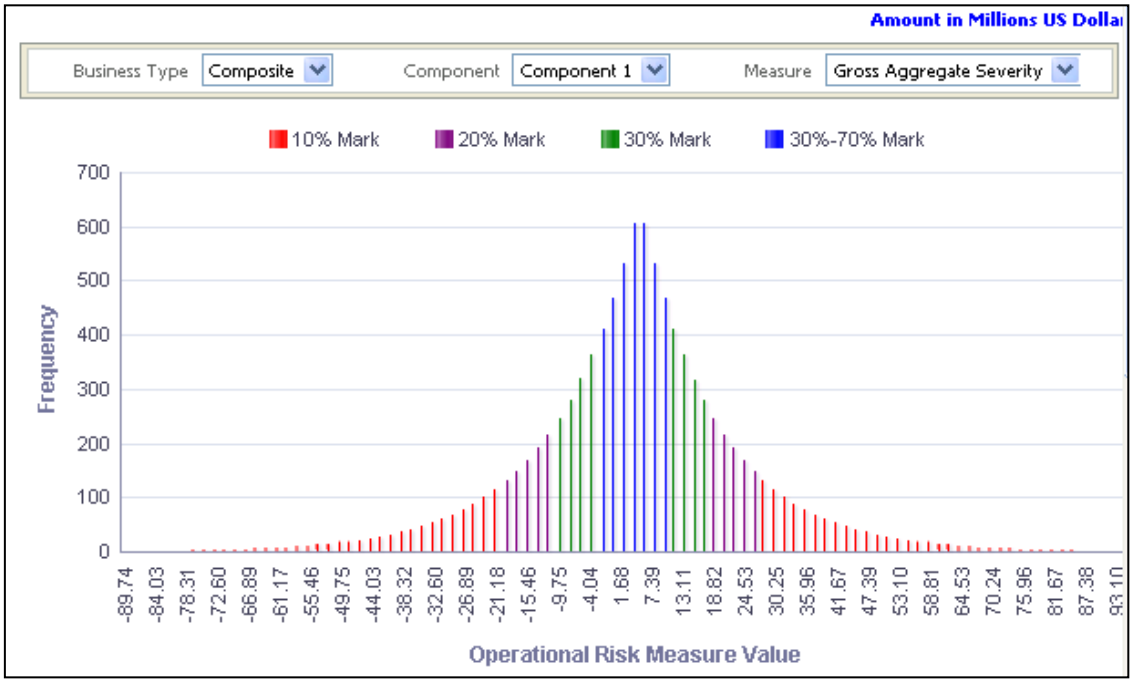
- Gross Aggregate Severity
- Net Scenario Severity
- Scenario Severity

Values are displayed on the x-axis and are sorted in the descending order with the highest positive value being the first value and highest negative value being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of positive and negative values – Red
- Next 10% of positive and negative values – Purple
- Next 10% of positive and negative values – Green
- Remaining positive and negative values – Blue

This report is generated for all the entities for which the data is present in the run.



Operational Risk Loss Distribution

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.11.3 Operational Risk Capital under Stress Scenario

This report compares the operational risk capital measures across business types under baseline and stress conditions. The report generated is a combination of Line and Column Chart.

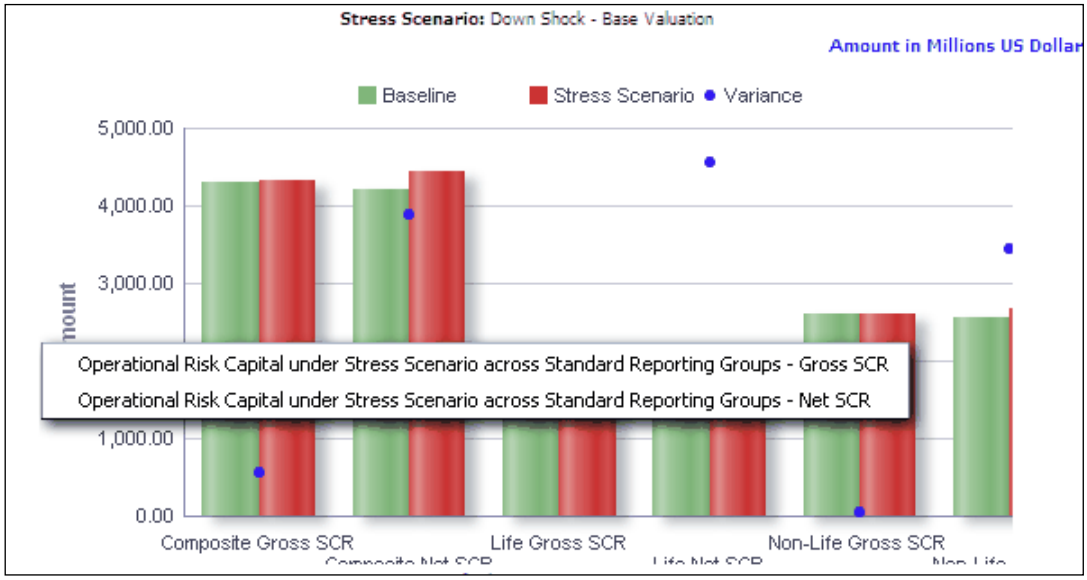
The measures reported include:

- Gross SCR
- Net SCR

Business type and operational risk capital measures are displayed on the x-axis.

Amounts for Net and Gross SCR are displayed for the current period as columns on the primary y-axis. Variance is displayed in the form of a line chart on the secondary y-axis.

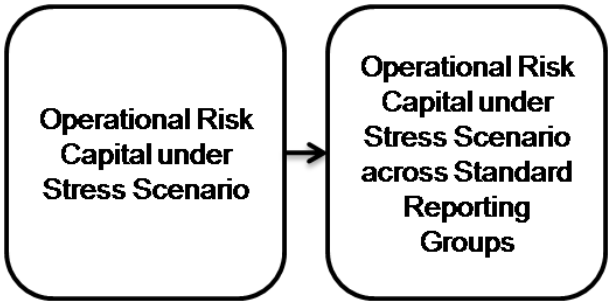
This report is generated for all the entities for which the data is present in the **Run**.



Operational Risk Capital under Stress Scenario

The **Operational Risk Capital under Stress Scenario** has a *drill down feature*, wherein on clicking any one of the segments of the Chart, a computational breakdown of that segment is provided.

The navigation flow of the drill down feature from the Operational Risk Capital under Stress Scenario graph is as indicated below.



Drill down hierarchy of Operational Risk Capital under Stress Scenario

The drill down feature is explained in detail in the following sections.

Operational Risk Capital under Stress Scenario across Standard Reporting Groups

This graph shows the Net SCR, Gross SCR in amount for the standard reporting groups across all standard event types for the time period, business segment and the SCR component, stress scenario which was selected in the previous graph - Operational Risk Capital under Stress Scenario.

Click any one of the segments in the Operational Risk Capital under Stress Scenario chart. The tabular report of **Operational Risk Capital under Stress Scenario across Standard Reporting Groups** is displayed.

	Standard Event Type																	
	Business Disruption & System Failures			Clients, Products & Business Practices			Damage to Physical Assets			Employment Practices and Workplace Safety			Execution, Delivery & Process Management			External Fraud		
	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %
Standard Line of Business																		
Annuities Stemming from Non-life - SLT Health Insurance	11.28	11.00	-2.4955	11.32	9.25	-18.3049	10.08	10.95	8.5831	10.47	9.93	-5.1407	8.51	13.30	56.2663	11.40	13.07	14.6
Assistance - Non-Life	7.72	10.17	31.7410	13.33	11.82	-11.3192	12.68	11.03	-13.0488	9.22	13.43	45.6478	15.25	12.32	-19.2160	10.47	12.42	18.6
Assistance - Non-Life Reinsurance Proportional	13.22	14.47	9.4607	13.18	11.81	-10.3578	11.07	12.53	13.0984	11.78	14.92	26.6165	14.31	14.97	4.5548	13.12	13.38	2.0
Casualty - Other than Health - Non-Life Reinsurance Non-Proportional	14.83	11.75	-20.7365	9.36	13.23	41.3031	10.89	16.37	50.3326	14.38	12.56	-12.6531	12.56	8.18	-34.9065	11.77	10.35	-12.0
Credit and Suretyship - Non-Life	8.21	11.62	41.5084	10.30	14.85	44.1357	12.77	9.65	-24.4196	13.94	13.15	-5.6620	12.10	13.77	13.7661	11.54	8.86	-23.2
Credit and Suretyship - Non-Life Reinsurance Proportional	12.38	9.99	-19.2747	15.24	13.21	-13.3708	14.96	10.98	-26.6228	14.87	11.70	-21.3477	10.87	7.52	-30.8219	9.60	11.78	22.7
Death - Accepted Reinsurance	12.99	10.57	-18.6498	12.25	15.32	25.0712	9.87	10.45	5.8427	11.40	18.64	63.4945	12.59	12.42	-1.3698	16.39	13.64	-16.7
Death - Index-Linked and Unit-Linked Life Insurance	11.12	13.76	23.7705	10.69	11.34	6.0801	10.45	14.70	40.6646	11.19	11.68	4.3856	9.54	15.87	66.2926	7.87	7.56	-3.9
Death - Life Insurance With Profit Participation	12.73	9.71	-23.7013	11.70	15.02	28.4058	14.59	13.20	-9.5096	9.77	12.72	30.2481	10.23	12.57	22.8189	12.72	9.65	-24.1
Death - Other Life Insurance	10.24	11.20	9.3639	10.02	10.32	3.0267	11.98	10.40	-13.1852	10.30	11.21	8.8365	11.61	13.66	17.7094	10.72	14.40	34.3
Disability - Accepted Reinsurance	14.68	16.42	11.8307	11.89	11.39	-4.1882	11.05	11.80	6.8573	11.02	13.68	24.1319	14.38	13.70	-4.7035	14.55	13.24	-8.9
Disability - Index-Linked and Unit-Linked Life Insurance	14.58	12.10	-16.9715	14.56	11.72	-19.4731	13.37	12.17	-8.9572	10.90	12.72	16.7264	14.13	8.95	-36.6809	10.33	11.11	7.5
Disability - Life Insurance With Profit Participation	16.88	8.09	-52.0440	10.73	13.80	28.5272	11.43	12.96	13.3534	12.18	12.64	3.8291	10.27	9.93	-3.2779	13.28	11.54	-13.1
Disability - Other Life Insurance	10.40	11.88	14.2223	9.23	12.78	38.3958	13.11	9.94	-24.2061	17.56	11.74	-33.1327	11.55	13.02	12.7191	7.80	15.57	99.9
Fire and Other Damage - Non-Life	13.82	10.70	-22.5538	14.18	12.67	-10.6457	12.79	13.78	7.7802	12.49	13.39	7.2785	11.79	16.61	40.8364	8.65	13.75	59.0
Fire and Other Damage - Non-Life Reinsurance Proportional	11.67	6.55	-43.9156	12.98	6.90	-46.8180	13.70	8.98	-34.4659	11.48	10.84	-5.5457	10.25	15.01	46.4760	10.29	13.07	27.0
General Liability - Non-Life	14.31	13.15	-8.1281	7.50	13.76	83.5604	11.14	15.06	35.2054	8.49	13.29	56.4806	9.69	13.23	36.4877	10.75	12.78	18.8
General Liability - Non-Life Reinsurance Proportional	8.96	14.19	58.4707	13.79	14.95	8.4084	13.63	9.90	-27.3379	7.58	10.95	44.4982	14.69	10.93	-25.5839	9.75	12.82	31.4
Health - Non-Life Reinsurance Non-Proportional	9.74	9.77	0.3952	13.68	10.95	-19.9271	9.90	9.70	-1.9612	8.93	15.20	70.1999	11.17	11.22	0.4225	13.90	16.54	19.0
Income Protection - Non SLT Health Insurance	9.80	9.44	-3.6589	11.80	11.54	-2.2475	13.83	10.79	-22.0161	12.84	11.89	-7.4212	11.94	16.11	34.8949	14.01	13.95	-0.4
Income Protection - Non-Life	13.84	9.64	-30.3459	12.72	9.17	-27.9331	12.33	8.47	-31.3015	15.25	13.66	-10.4580	9.35	16.89	80.5648	13.41	11.28	-15.8
Income Protection - Non-Life Reinsurance Proportional	12.66	13.12	3.6846	10.99	8.04	-26.9052	14.04	12.86	-8.3963	9.84	8.08	-17.8857	11.42	11.10	-2.8476	15.25	10.81	-29.1
Index-Linked and Unit-Linked Life Insurance - SLT Health Insurance	11.61	14.81	27.5419	10.87	13.01	19.7121	12.00	15.41	28.4059	11.14	11.93	7.1187	12.76	10.42	-18.3427	10.23	11.99	17.1
Legal Expenses - Non-Life	13.84	11.58	-16.2941	11.26	13.06	15.9749	14.25	13.74	-3.5854	11.64	13.20	13.3208	10.63	9.26	-12.8822	14.62	16.46	12.5
Legal Expenses - Non-Life Reinsurance Proportional	14.81	16.13	8.9171	16.61	14.06	-15.3652	9.19	9.59	4.3437	10.29	13.59	32.1640	10.07	12.14	20.5862	12.05	11.41	-5.3

Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types - Gross SCR

	Standard Event Type																	
	Business Disruption & System Failures			Clients, Products & Business Practices			Damage to Physical Assets			Employment Practices and Workplace Safety			Execution, Delivery & Process Management			External Fraud		
	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %	Baseline	Scenario	Variance %
Standard Line of Business																		
Annuities Stemming from Non-life - SLT Health Insurance	13.51	17.85	32.1001	10.91	13.61	24.7566	15.57	8.59	-44.8293	11.87	12.46	4.9327	9.16	12.13	32.3134	8.68	14.40	65.9
Assistance - Non-Life	9.68	10.59	9.3656	13.20	11.26	-14.6804	13.50	8.59	-36.3829	12.07	13.30	10.1263	11.34	13.54	19.3577	13.70	11.66	-14.8
Assistance - Non-Life Reinsurance Proportional	13.12	12.76	-2.7977	7.63	12.65	65.7986	8.47	11.90	40.4397	12.76	14.07	10.2607	11.35	13.09	15.2633	16.14	15.22	-5.7
Casualty - Other than Health - Non-Life Reinsurance Non-Proportional	14.68	12.46	-15.1377	15.32	12.72	-16.9768	12.56	10.13	-19.3879	15.66	12.67	-19.0552	12.45	12.69	1.9779	11.12	6.63	-40.4
Credit and Suretyship - Non-Life	9.34	12.36	32.3174	11.40	13.18	15.5947	12.88	13.63	5.8357	13.32	13.79	3.5808	10.06	10.36	2.9918	13.11	12.57	-4.1
Credit and Suretyship - Non-Life Reinsurance Proportional	10.80	10.93	1.1827	14.16	13.98	-1.2702	10.72	14.66	36.7462	7.33	9.97	35.9420	11.63	13.02	11.9311	13.91	5.51	-60.3
Death - Accepted Reinsurance	14.12	10.42	-26.2180	12.72	9.42	-25.9973	9.77	15.71	60.7636	10.92	13.16	20.4429	11.12	13.04	17.1869	12.70	13.83	8.8
Death - Index-Linked and Unit-Linked Life Insurance	12.35	14.88	20.5231	10.58	14.30	35.1436	11.43	13.53	18.3276	12.04	12.24	1.6822	14.15	16.27	14.9943	14.90	9.24	-37.9
Death - Life Insurance With Profit Participation	9.53	12.75	33.8462	13.27	12.55	-5.4053	11.84	13.57	14.6223	10.83	12.97	19.7630	14.37	8.01	-44.2725	14.96	13.73	-8.2
Death - Other Life Insurance	10.78	13.80	28.0087	10.06	15.49	54.0542	11.95	15.88	32.9064	8.52	12.39	45.4121	14.94	8.98	-39.9233	11.83	6.46	-45.4
Disability - Accepted Reinsurance	16.05	11.88	-25.9700	14.27	15.89	11.3135	11.76	10.84	-7.7870	11.54	13.35	15.7011	10.84	10.45	-3.5223	10.31	12.52	21.4
Disability - Index-Linked and Unit-Linked Life Insurance	6.28	12.75	102.9178	16.90	11.10	-34.2856	10.77	11.29	4.8050	11.86	9.59	-19.1408	15.35	11.54	-24.8220	10.93	12.91	18.0
Disability - Life Insurance With Profit Participation	17.10	15.76	-7.8362	14.87	11.47	-22.8535	17.33	11.51	-33.6173	11.54	10.30	-10.8022	10.67	12.34	15.6453	11.85	13.27	11.9
Disability - Other Life Insurance	11.57	9.88	-14.6032	15.59	7.96	-48.9490	14.17	13.33	-5.9023	8.97	12.75	42.0130	9.42	15.86	68.3594	12.08	9.28	-23.2
Fire and Other Damage - Non-Life	8.83	12.45	40.8966	9.30	14.56	56.5302	9.82	12.65	28.7757	13.37	12.73	-4.7924	15.55	16.46	5.8881	12.51	15.93	27.2
Fire and Other Damage - Non-Life Reinsurance Proportional	8.96	12.24	36.6592	7.88	12.24	55.3261	11.38	14.32	25.8840	11.43	13.98	22.3220	11.63	6.77	-41.8388	13.33	11.98	-10.1
General Liability - Non-Life	12.39	9.99	-19.3315	12.02	7.11	-40.8299	11.76	8.27	-29.7237	12.45	9.50	-23.6586	14.25	11.65	-18.2388	11.08	12.36	11.4
General Liability - Non-Life Reinsurance Proportional	14.69	10.48	-28.6778	8.44	11.65	38.0343	11.08	10.58	-4.5100	14.18	12.12	-14.5704	15.97	11.80	-26.1432	10.68	10.95	2.4
Health - Non-Life Reinsurance Non-Proportional	15.03	11.94	-20.5463	7.54	9.53	26.3500	12.59	9.61	-23.6151	10.01	7.75	-22.6060	11.33	14.29	26.0658	8.59	9.94	15.6
Income Protection - Non SLT Health Insurance	14.60	17.02	16.6029	8.30	11.84	42.6596	14.99	14.83	-1.0722	9.48	15.42	62.6666	10.05	9.68	-3.6867	9.58	11.43	19.2
Income Protection - Non-Life	12.38	9.59	-22.5366	10.27	13.66	33.0222	9.98	14.23	42.6696	14.49	13.99	-3.3969	15.53	10.22	-34.1928	13.37	13.01	-2.7
Income Protection - Non-Life Reinsurance Proportional	13.91	7.77	-44.1212	10.03	15.25	52.0030	9.89	14.78	49.4452	12.76	12.38	-2.9681	12.97	7.88	-39.2992	14.62	13.72	-6.2
Index-Linked and Unit-Linked Life Insurance - SLT Health Insurance	12.55	10.49	-16.3788	13.34	13.55	1.5652	10.24	16.89	64.8790	13.29	16.28	22.4836	13.05	6.95	-46.7349	8.66	14.68	69.4
Legal Expenses - Non-Life	13.31	12.35	-7.2441	10.70	16.58	54.9933	12.09	13.20	9.1654	14.89	10.80	-27.4828	11.29	7.05	-37.5020	13.23	9.32	-29.5
Legal Expenses - Non-Life Reinsurance Proportional	15.13	11.82	-21.8796	14.12	11.89	-15.8126	8.91	7.87	-11.7257	12.74	9.73	-23.5871	10.46	9.86	-5.7039	8.28	14.42	74.1

Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types - Net SCR

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Return** to return to the home page. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format). This is applicable for all drill downs.

1.11.4 Operational Risk Loss Distribution under Stress Scenario

This displays the current period operational risk distribution under stress conditions for each selected component, business type and operational risk measure. The report is generated in a stacked column chart format.

Select the **Business Type**, **Component** and **Measure** from their respective drop down menus.

Operational risk measures available in the drop down list for selection include:

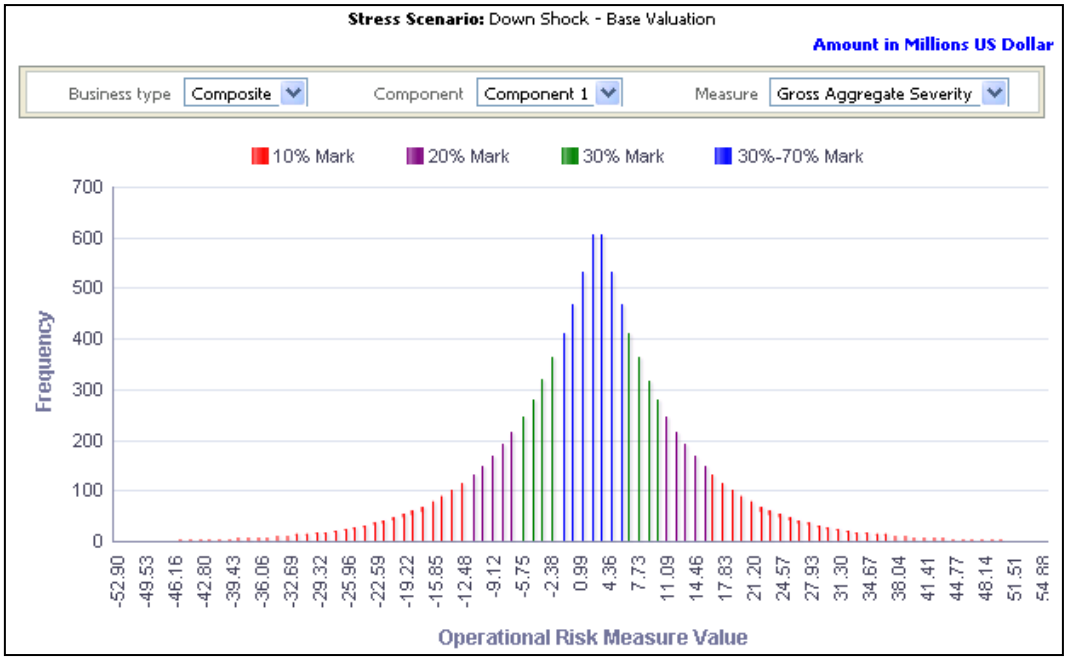
- Loss Frequency
- Scenario Frequency
- Net Loss Severity
- Loss Severity
- Net Aggregate Severity
- Gross Aggregate Severity
- Net Scenario Severity
- Scenario Severity

Values are displayed on the x-axis and are sorted in the descending order with the highest positive value being the first value and highest negative value being the last value. Frequency is displayed on the y-axis.

The values are color coded as follows:

- Top 10% of positive and negative values – Red
- Next 10% of positive and negative values – Purple
- Next 10% of positive and negative values – Green
- Remaining positive and negative values – Blue

This report is generated for all the entities for which the data is present in the **Run**.



Operational Risk Loss Distribution under Stress Scenario

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.11.5 Solvency Capital Requirement

This report compares the net capital charge for operational risk across baseline and stress conditions for each business type for the current period. The report is generated in a Tabular format.

The following operational risk SCR components are displayed as row items:

- Life gross technical provisions - TP_{life}
- Life gross technical provisions unit-linked - $TP_{Life\text{-}ul}$
- Non-life gross technical provisions - TP_{nl}
- Result based on technical provisions ($Op_{provisions}$)
- Earned life gross premiums (previous 12 months) - $Earn_{life}$
- Earned life gross premiums unit-linked (previous 12 months) - $Earn_{life}$
- Earned non-life gross premiums (previous 12 months) - $Earn_{nl}$
- Earned life gross premiums (12 months prior to the previous 12 months) - $pEarn_{life}$
- Earned life gross premiums unit-linked (12 months prior to the previous 12 months) - pEarn $life\text{-}_{ul}$

- Earned life gross premiums unit-linked (12 months prior to the previous 12 months) - pEarn $_{nl}$
- Result based on earned premiums (Op $_{premiums}$)
- Expenses in respect of unit linked business (Exp $_{ul}$)
- Basic operational risk before capping (Op)
- Basic SCR capping
- Basic Operational risk after capping
- Capital charge for operational risk

The following are displayed as columns separately for each business type:

- Baseline
- Stress Scenario
- Variance

Net capital charge is displayed in each column for the respective line item.

This report is generated for all the entities for which the data is present in the **Run**.

	Net Capital Charge					
	Life			Non-Life		
	Baseline	Stress Scenario	Variance (%)	Baseline	Stress Scenario	Variance (%)
Operational Risk SCR - Additional Information						
Life gross technical provisions - TP life	7.42	7.24	-2.4669	7.05	6.82	-3.2672
Life gross technical provisions unit-linked - TP Life-ul	8.21	8.50	3.6397	9.51	9.36	-1.5125
Non-life gross technical provisions - TP nl	7.52	7.44	-1.0420	5.24	5.37	2.3028
Result based on technical provisions (Opprovisions)	**23.15**	**23.18**	**0.1608**	**21.80**	**21.55**	**-1.1619**
Earned life gross premiums (12 months prior to the previous 12 months) - pEarn life	7.01	6.82	-2.6666			
Earned life gross premiums (previous 12 months) - Earn life	9.26	8.96	-3.2508			
Earned life gross premiums unit-linked (12 months prior to the previous 12 months) - pEarn nl	6.48	6.51	0.3413			
Earned life gross premiums unit-linked (previous 12 months) - Earn life-ul	9.93	9.66	-2.7400			
Earned life gross premiums unit-linked (12 months prior to the previous 12 months) - pEarn life-ul	5.06	4.87	-3.7608			
Earned non-life gross premiums (previous 12 months) - Earn nl	8.36	8.27	-1.0901			
Result based on earned premiums (Oppremiums)	**46.12**	**45.10**	**-2.2111**			
Basic Operational risk after capping	5.79	5.80	0.0421			
Basic SCR capping	9.41	9.63	2.3363			
Basic operational risk before capping (Op)	7.71	7.72	0.1133			
Expenses in respect of unit linked business (Expul)	7.60	7.62	0.2466			
Capital charge for operational risk	**30.52**	**30.77**	**0.8185**			

Solvency Capital Requirement

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.12 Claims

This tab shows the Claim information elements like Claim payments made and the Claim projections across business segments, time, products, Line of business.

1. Click **Claims** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned previously.
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

After clicking **Apply**, the following graphs or reports are generated:

- Claim Payments
- Top 5 Claim Payments by Product Type – Life
- Top 5 Claim Payments by Product Type - Non Life
- Claim Projection – Life
- Claim Projection – Non Life

1.12.1 Claim Payments

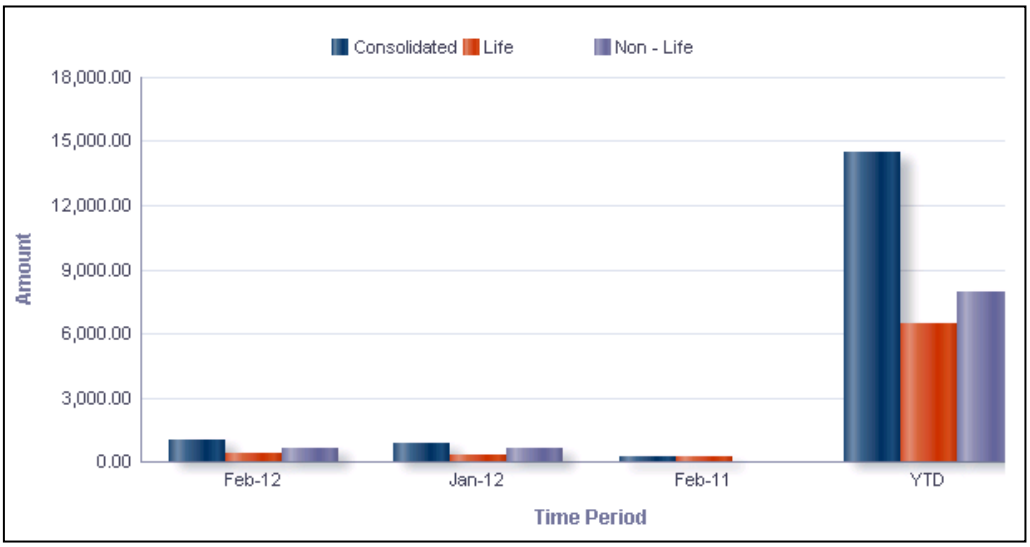
This report displays the total claim amounts paid by each business type across time. The report is generated in column chart format.

Time periods displayed on the x-axis include:

- Current month
- Preceding month
- Same month in the preceding year
- Year-to-Date

Claim payments made by each business type are displayed on the y-axis in the form of columns.

This report is generated for all the entities for which the data is present in the **Run**.



Claims

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.12.2 Top 5 Claim Payments by Product Type – Life

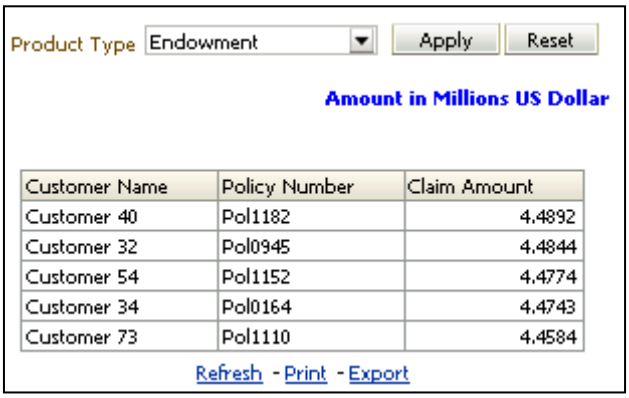
This report displays the 5 largest claim payments made for each selected product of Life business in the current period. The report is generated in a tabular format.

There are multiple Product Types available. Select the **Product Type** from the drop down list and click **Apply.**

The following items are reported for the 5 largest claim payments made for each selected Life product in a tabular format:

- Customer Name
- Policy Number
- Claim Amount (paid)

This report is generated for all the entities for which the data is present in the **Run**.



Customer Name	Policy Number	Claim Amount
Customer 40	Pol1182	4.4892
Customer 32	Pol0945	4.4844
Customer 54	Pol1152	4.4774
Customer 34	Pol0164	4.4743
Customer 73	Pol1110	4.4584

Top 5 Claim Payments by Product Type- Life

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in PDF or HTML format. Click **Export** to export the result to a different format such as PDF, Excel 2003+, PowerPoint (2003 and 2007+), Web Archive (.mht) and Data (CSV format, Tab delimited format and XML format).

1.12.3 Top 5 Claim Payments by Product Type - Non Life

This report displays the 5 largest claim payments made for each selected product of Non-Life business in the current period. The report is generated in a tabular format.

There are multiple Product Types available. Select the **Product Type** from the drop down list and click **Apply.**

The following items are reported for the 5 largest claim payments made for each selected Non-Life product in a tabular format:

- Customer Name
- Policy Number
- Claim Amount (paid)

This report is generated for all the entities for which the data is present in the **Run**.

Product Type Rural Line Insurance Apply Reset

Amount in Millions US Dollar

Customer Name	Policy Number	Claim Amount
Customer 86	Pol1806	6.2204
Customer 18	Pol1441	5.1617
Customer 86	Pol1803	5.0814
Customer 67	Pol1451	5.0239
Customer 14	Pol1811	4.8656

Refresh - Print - Export

Top 5 Claim Payments by Product Type- Non-Life

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.12.4 Claim Projection – Life

This report displays the monthly projection of claims related to Life business for 12 months in the future for each selected line of business (LOB). The report is generated in a tabular format.

There are multiple **Lines of Business's** available. Select the appropriate option from the drop down list.

The lines of business include life and SLT health LOB's.

Monthly projected claims related to Life business are displayed for 12-months after the current month. These include:

- Number of Claims
- Average Claim Amount
- Total Claim Amount

This report is generated for all the entities for which the data is present in the **Run**.

Amount in Millions US Dollar

Line of Business Savings - Index-linked and unit-linked life insurance

	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13
Particulars											
Number of Claims	1	1	1	1	1	1	1	1	1	1	1
Average Claim Amount	3.24	0.94	4.72	1.86	5.03	2.44	1.31	4.66	5.22	2.34	1.49
Total Claim Amount	3.24	0.94	4.72	1.86	5.03	2.44	1.31	4.66	5.22	2.34	1.49

Claim Projection-Life

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different

format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

1.12.5 Claim Projection – Non Life

This report displays the monthly projection of claims related to Non-Life business for 12 months in the future for each selected line of business (LOB). The report is generated in a tabular format.

There are multiple **Lines of Business's** available. Select the appropriate option from the drop down list.

The lines of business include non-life and non-SLT health LOB's.

Monthly projected claims related to Non-Life business are displayed for 12-months after the current month. These include:

- Number of Claims
- Average Claim Amount
- Total Claim Amount

This report is generated for all the entities for which the data is present in the **Run**.

Amount in Millions US Dollar

Line of Business: Workers compensation - Non Life

	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13
Particulars											
Number of Claims	17	46	20	29	30	38	20	32	31	33	14
Average Claim Amount	1.32	1.54	4.6	3.22	0.89	1.61	0.96	1.12	0.78	1.19	3.16
Total Claim Amount	22.36	70.84	92.06	93.25	26.59	61.17	19.12	35.81	24.18	39.24	44.28

Claim projection- Non-Life

NOTE: Click **Refresh** to refresh the results of the current analysis. Click **Print** to print the result in **PDF** or **HTML** format. Click **Export** to export the result to a different format such as **PDF, Excel 2003+, PowerPoint** (2003 and 2007+), **Web Archive** (.mht) and **Data** (CSV format, Tab delimited format and XML format).

2 Data Requirement

Configuring or populating data in Insurance Analytics is the first and most important activity to generate reports. The following steps needs to be addressed in order to view or generate reports:

Step 1 - Input Data Preparation

- Execute the Insurance calculator and compute the required items like Net Solvency Ratio and Gross Solvency Ratio to be reported.
- It is expected that institution has computational output of Insurance as per the applicable guidelines issued by the concerned supervisor authority.
- In case reports have to be generated for two different jurisdictions then two executions will have to be performed.

Step 2 - Data Mapping

- Map the source data elements with the required Insurance analytics data structure. For Insurance data structure refere to Oracle Insurance Solvency II Analytics Download Specifications.
- The above processed data might be in a different format and use different terminology than required but essentially will have same underlying fundamentals. This step would involve creating a mapping between the two.
- For list of tables used in Insurance Analytics and respective columns' meaning and applicability please refer to the Download Specifications (Oracle Insurance Solvency II Analytics Download Specifications). It is advisable to understand the exact table structure, granularity of the table and data flow before starting the mapping process.

Step 3 - Data Population

- Once the mapping process between institute's source and Insurance data structure is complete, and data model is in place, the data should be populated in the required input tables.
- Further sections specify details on input data preparations, sequence for uploading.

2.1 Input Data Preparation

Assumptions regarding data input:

- Any calculation over the data will not be handled by reporting later, this includes intra-group transaction and adjustment as well. Final result set of the data is assumed to be uploaded in the system. For example In case of a group entity, all the amounts are expected after adjustment for shareholding percent.

    - The currency conversion will not be handled by the reporting layer. Data, specifically the data for measure columns is assumed to be converted into reporting currency and loaded in the system.
    - The consolidation process will not be handled by the reporting layer. If an execution is done for the group entity, the data (for example: capital, GL based reports for composites) for group entity should be uploaded separately; data for group entity will not be derived from solo entity's data.
- All the percentages are expected in decimal format.
- Checking the data consistency is expected to be done by end user. For example: when SCR is given as download at multiple levels, ensure that they are consistent with each other. If SCR is provided as download at account granularity as well as account and risk granularity, sum of SCR at Account and risk granularity should be equal to SCR at account granularity assuming SCR figures are allocated.
- Transaction level data like premium and claim will be additive across legal entities and consolidated for transaction level data will be taken as simple sum of life and non life.
- In case of composites, it is assumed that capital requirement is separately provided for each business segment. In case, where separate books are not maintained, capital data (accounts) needs to be provided separately for the two business segments.
- It is assumed that single RUN will contain all the information required. Multiple scenarios and multiple FIC MIS DATE for a single RUN ID is assumed to provide the required flexibility. Consolidation is assumed to happen at group entity and Group Entity is assumed to be separate from other "BUSINESS DOING" entities.
- Risk numbers are stored against combination of risk measure, risk type and scenario code. Table DIM INSURANCE RISK MEASURES stores the various risk measures like SCR, SCR Ratio, assets, liabilities etc whereas DIM INSURANCE RISK TYPE stores the various risk types like Mortality risk, Premium and reserving risk, natural calamity etc. DIM SCENARIO stores the various scenarios like Baseline, Before shock, after shock etc. User is expected to populate these Dimension tables as per requirement so that FCT INSURANCE RISK SUMMARY and other risk detail tables reflect the way business is carried out.
- Risk numbers are primarily stored against HRG, Policy, Sub account, credit exposures. Depending on the requirement data needs to be provided as a download by the end user.
- For all the data elements, say for example table FCT_POLICY_DETAILS, entity in these tables is an entity which has done the transaction and not the group entity for consolidated execution. For the tables where consolidated data is stored (like FCT_INSURANCE_RISK_SUMMARY table) then entity to be specified should be group entity and not individual entities.

- For each Run execution, FCT_LEGAL_ENTITY_GROUP_DETAILS will have details of Legal Entity. If the run executed is SOLO execution then there will be one row entry in the stated table and lead entity and legal entity will have same entries. If the run executed is COMPOSIT execution then there will be n row entry in the stated table (where n = number of entities involved in the run), lead entity attribute will have entry of the Group entity and legal entity attribute will have entries of all the child entities to the group entity. Parent child relationship of the entities will be available in DIM_ORG_STRUCTURE.
- Executions can be done at two different levels, composite as well as for one business segment entity. For each type of the execution composite and single business segment data should be separately calculated, solo executions will not be consolidated for composite execution.
- The post offset amount in FCT_MARKET_RISK_EXPOSURES has to be a download after taking into account any offsetting logic that might be applicable, or the number of underlying in the contract. This value should be obtained after position conversion (if applicable).
- Under Market risk tab for report “Allocated Cash Flows” data is stored in “FCT_RISK_FACTOR_OUTPUTS” which stores data at Asset, Asset Class and Maturity Granularity. Asset, Asset Class and Maturity identifies the major risk factor for the instrument. For example: Instrument is AAA rated Bond having coupons at 30 days and 60 days in USD; for such instrument major risk factor will “USD AAA rated yield curve rate at 30 day and 60 day”, where USD will become Asset and AAA will be Asset Class and maturity will be 30 day and 60 day. Hence cash flow for such instrument will be available at USD-AAA-30day and USD-AAA-60day.
- You need to specify the calendar in DIM FINANCIAL CALENDER. This will be used to calculate Year till date (YTD) numbers. Calendars are attached to entity. Calendar of Legal entity for which RUN is executed will be used for all the reports.

Run Surrogate Key (Run Skey) is the primary attribute to identify a particular set of data.

For description of the columns used for identification along with Run Skey, refer to the following:

- Run Skey – This is a single Run Surrogate key for a particular processed data set. This is a numeric field and is referenced to the table DIM_RUN that contains the list of all such run surrogate keys. This table is required to be updated with the N_Run_Skey each time a report for any new instance is to be generated.
- FIC_MIS_DATE/Extraction Date/Reporting Date – is a common date identifier for the records across all the tables for which you want to generate the report.
- Business Type –can be Life, Non Life or Composite.
- Entity – The list of legal entities for the institute is provided in the table DIM_ORG_STRUCTURE.

2.2 Data Mapping

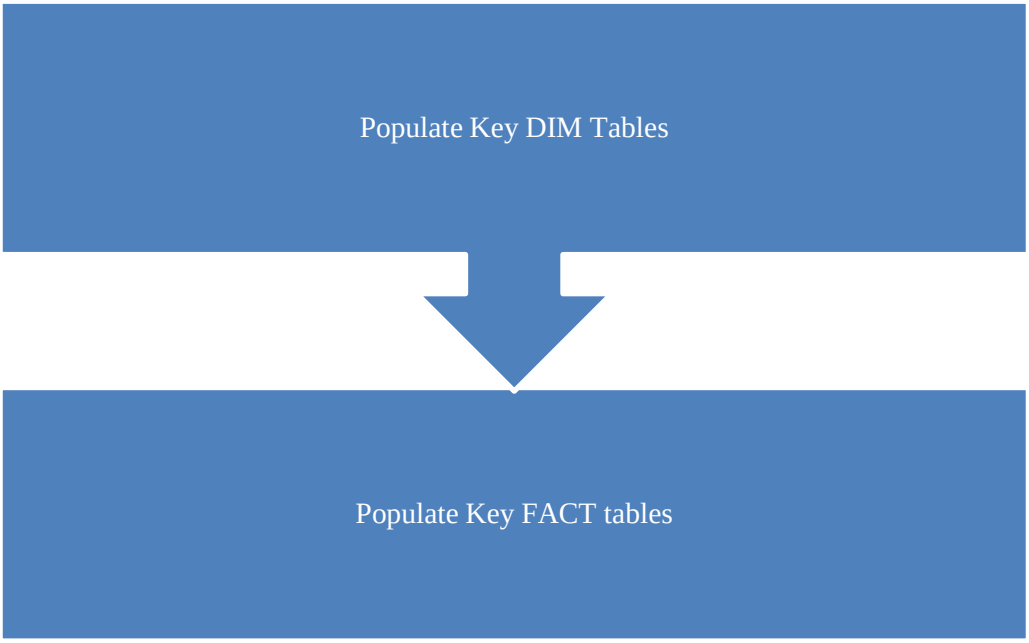
All reporting is based on standard codes which are often used as codes and filters. For more information on the relevant scripts to be executed for the seeded data and download data tables, refer to Oracle Insurance Solvency II Analytics Download Specifications.

The following seeded data are to be populated in the Dimension/Setup Tables:

Entity Name	***Table Name***
Bucket Type Dimension	Dim_Bucket_Type
Business Segment Dimension	Dim_Business_Segment
Capital Computation Group Dimension	Dim_Capital_Comp_Group
Collateral Purpose Dimension	Dim_Collateral_Purpose
Dimension Claim Status	Dim_Claim_Status
Dimension Insurance Measures	Dim_Insurance_Measures
Dimension Market Risk Position	Dim_Market_Risk_Position
Dimension Policy Status	Dim_Policy_Status
Dimension Premium Payment Type	Dim_Premium_Payment_Type
Economic Zone Dimension	Dim_Economic_Zone
Exposure Type Dimension	Dim_Exposure_Type
Heat Index Dimension	Dim_Heat_Index
Hedge Status Dimension	Dim_Hedge_Status
Hedge Type Dimension	Dim_Hedge_Type
Hedging Strategy Dimension	Dim_Hedging_Strategy
Insurance Loss Simulation Risk Category	Dim_Ins_Loss_Modeling_Risk_Cat
Insurance Risk Measures Dimension	Dim_Insurance_Risk_Measure
Insurance Risk Type Dimension	Dim_Insurance_Risk_Type
Market Risk Asset Class Dimension	Dim_Mr_Asset_Class
Market Risk Portfolio Master	MR_Portfolio_Master
Market Risk VaR Input Parameter	MR_Model_Parameters
Methodologies Master	Dim_Methodologies
Participation Type Dimension	Dim_Participation_Type
Portfolio Type Dimension	Dim_Portfolio_Type
Product Book Dimension	Dim_Product_Book
Reporting Line Dimension	Dim_Rep_Line
ROREC Model Execution Master	ROREC_Model_Execution_Master
Run Types	Dim_Run_Type
Setup Reporting Dates	Setup_Reporting_Dates
Simulation Bucket Type Dimension	Dim_Simulation_Bucket_Type
Standard LOB Dimension	Dim_Standard_LOB
Standard Loss Event Type Dimension	Dim_Standard_Event_Type
Standard Major LOB Dimension	Dim_Standard_Major_LoB
Valuation Method Dimension	Dim_Valuation_Method

3 Understanding Data Population

The sequence of activities to be followed for Data Population is as follows:



NOTE: This chapter is applicable when the Oracle Insurance Analytics is deployed without the Oracle Financial Services Insurance Application.

3.1 DIM Table Population

The sequence of Data Population for Dimension tables is a follows:

Sequence	*Entity Name*	*Table Name*
1	Date Dimension	Dim_Time_Date
2	Currency Dimension	Dim_Currency
3	Country Dimension	Dim_Country
4	Dimension Legal Entity Group	Dim_Legal_Entity_Group
5	GAAP Dimension	Dim_GAAP
6	Run Dimension	Dim_Run
7	Account Dimension	Dim_Exposure
8	Account Identifier Type Dimension	Dim_Account_Identifier_Type
9	Asset Dimension	Dim_MR_Asset
10	Best Estimate Table Dimension	Dim_BE_Table
11	Business Class Dimension	Dim_Business_Class
12	Counterparty Dimension	Dim_Counterparty
13	Dim Account	Dim_Account
14	Dimension Attribution Factor	Dim_Attribution_Factor
15	Dimension Bands	Dim_Bands
16	Dimension Capital Requirement Type	Dim_Capital_Requirement_Type

Sequence	Entity Name	Table Name
17	Dimension Central Authority	Dim_Central_Authority
18	Dimension Claim Refusal Reason	Dim_Claim_Refusal_Reason
19	Dimension Consolidation Approach	Dim_Consolidation_Approach
20	Dimension Entity Influence	Dim_Entity_Influence
21	Dimension Entity Type	Dim_Entity_Type
22	Dimension Financial Year	Dim_Financial_Year
23	Dimension Insurance Risk Category	Dim_Insurance_Risk_Category
24	Dimension Intra Group Transaction Type	Dim_Intra_Group_Txn_Type
25	Dimension Policy	Dim_Policy
26	Dimension Policy Party	Dim_Policy_Party
27	Dimension Policy Type	Dim_Policy_Type
28	Dimension Reinsurance Risk Type	Dim_Reinsurance_Risk_Type
29	Dimension Reinsurer Type	Dim_Reinsurer_Type
30	Dimension SPV Trigger Type	Dim_SPV_Trigger_Type
31	Dimension Cash Flow Type	Dim_Cash_Flow_Type
32	Entity Dimension	Dim_Entity
33	Fund Dimension	Dim_Fund
34	Fund Type Dimension	Dim_Fund_Type
35	Geography Dimension	Dim_Geography
36	Homogenous Risk Group Dimension	Dim_Homogenous_Risk_Group
37	Insurance Loss Modeling Component Dimension	Dim_Ins_Loss_Modeling_Comp
38	Internal Event Type Dimension	Dim_Internal_Event_Type
39	Internal LOB Dimension	Dim_Internal_LOB
40	LoB Dimension	Dim_LOB
41	Mitigant Dimension	Dim_Mitigant
42	Organization Structure Dimension	Dim_Org_Structure
43	Portfolio Dimension	Dim_Portfolio
44	Product Benefits Type Dimension	Dim_Product_Rider_Type
45	Product Dimension	Dim_Product
46	Product Type Dimension	Dim_Product_Type
47	Rating Source Master	Rating_Src_Master
48	Rating Code Master	Rating_Code_Master
49	Region Dimension	Dim_Region
50	Reinsurance Treaty Type Dimension	Dim_Reinsurance_Treaty_Type
51	Reserve Dimension	Dim_Reserve
52	Run Parameters	Run_Parameters
53	Run-Off Measure Dimension	Dim_Run_Off_Measures
54	Scenario Dimension	Dim_Scenario
55	Standard Party Type Dimension	Dim_Std_Party_Type
56	Standard Product Type Dimension	Dim_Standard_Product_Type
57	Stock Type Dimension	Dim_Stock_Type
58	Sub Account Dimension	Dim_Sub_Account
59	Time Vertices	Setup_Time_Vertices

.

3.2 FCT Table Population

The sequence of data population for FCT tables is as follows:

Sequence	*Entity Name*	*Table Name*
1	Fact Business Performance Details	Fct_Business_Performance_Detl
2	Fact Capital AddOn	Fct_Capital_AddOn
3	Fact Claim Details	Fct_Claim_Details
4	Fact Claims Inflation Rate	Fct_Claims_Inflation_Rate
5	Fact Counterparty Credit Risk Exposure	Fct_Counterparty_CR_Exposure
6	Fact Counterparty Credit Risk Loss Simulations Buckets	Fct_CCR_Loss_Simulation_Bkt
7	Fact Development Year-Wise Run-Off Detail	Fct_Run_Off_Development_Year
8	Fact Entity Parent Information	Fct_Entity_Parent_Info
9	Fact Financial Elements	Fct_Financial_Element
10	Fact Fund Capital Details	Fct_Fund_Capital_Details
11	Fact Homogeneous Risk Group	Fct_Homogeneous_Rsk_Grp_Detail
12	Fact Homogeneous Risk Group Cash Flow	Fct_HRG_Cashflow
13	Fact Insurance Internal Models Risk Details	Fct_Ins_Internal_Mdl_Risk_Dtls
14	Fact Insurance Loss Simulation Buckets	Fct_Ins_Loss_Simulation_Bucket
15	Fact Insurance Loss Simulation Buckets	Fct_MR_Loss_Simulation_Bucket
16	Fact Insurance Measure Projection	Fct_Insurance_Measure_Proj
17	Fact Insurance Recoverables	Fct_Insurance_Recoverables
18	Fact Insurance Risk Summary	Fct_Insurance_Risk_Summary
19	Fact Intragroup Transaction Details	Fct_Intra_Group_Txn_Details
20	Fact Legal Entity Details	Fct_Legal_Entity_Details
21	Fact Legal Entity Group Details	Fct_Legal_Entity_Group_Details
22	Fact MR Risk Factor Outputs	Fct_MR_Risk_Factor_Outputs
23	Fact Policy Cash Flow	Fct_Policy_Cashflow
24	Fact Policy Details	Fct_Policy_Details
25	Fact Policy Risk Details	Fct_Policy_Risk_Details
26	Fact Portfolio Asset Data	Fct_Portfolio_Asset_Data
27	Fact Premium Details	Fct_Premium_Details
28	Fact Product Homogeneous Risk Group Detail	Fct_Product_HRG_Detail
29	Fact Product Riders	Fct_Product_Rider_Details
30	Fact Product Statistics	Fct_Product_Statistics
31	Fact Reinsurance Policy Details	Fct_Reinsurance_Policy_Details
32	Fact Reinsurance Risk Details	Fct_Reinsurance_Risk_Details
33	Fact Reinsurance SPV Details	Fct_Reinsurance_SPV_Details
34	Fact Reporting Group Output	Fct_Reporting_Group_Output
35	Fact Reserves	Fct_Reserves
36	Fact ROREC Simulation Bucket	Fct_ROREC_Simulation_Bucket
37	Fact Run-Off Detail	Fct_Run_Off
38	Fact Standard Insurance LoB	Fct_Std_Insurance_LoB
39	Fact Sub Account Details	Fct_Sub_Account_Details

Sequence	***Entity Name***	***Table Name***
40	Fact Sub Account Mitigant Mapping	Fct_Sub_Acct_Mitigant_Mapping
41	Fact Sub-Account Risk Details	Fct_Sub_Account_Risk_Details
42	Fact Variance Details	Fct_Variance_Details
43	Fact Mitigants	Fct_Mitigants

Acronyms

Conventions	Description
RAPM	Risk Adjusted Performance measure
RAROC	Risk-Adjusted Return on Capital
SVA	Shareholder Value Added
OFSDW	Oracle Financial Services Data Warehouse
MoM	Month-on-Month
YoY	Year-on-Year
MCR	Market Capital Requirement
LOB	Line of Business
GWP	Gross Written Premium
APE	Annualized Premium Equivalent
PVNBP	Present Value of New Business Premium
HRG	Homogeneous Risk Groups
SCR	Solvency Capital Requirement
MTD	Month Till Date
YTD	Year Till Date

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