

Oracle Insurance Solvency II Analytics

User Manual

Version 2.0

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Preface

Intended Audience

Welcome to Release 2.0 of the Oracle Insurance Solvency II Analytics Guide.

This guide is intended for:

- Business Analyst: Consumer of the Solvency analytics, who reviews the information in the report.
- Data Analyst: Involved with cleaning, validation, and importing of data into the Oracle Financial Services Download Specification format. This 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 Administrator (SA): 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:

Internal Documents

- Oracle Insurance Data Warehouse v2.4
- Oracle Insurance Solvency II Analytics - Configuration Note

External Documents

- 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

1 Introduction

1.1 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 2014. For the majority of insurers who report at calendar year ends, the effective implementation date is 31 December 2014, with de facto lighter interim reporting requirements during 2014.

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

- [Home](#)
- [Performance](#)
- [Capital Adequacy](#)
- [Own Funds](#)
- [Business](#)
- [Life Underwriting Risk](#)
- [Non Life Underwriting Risk](#)
- [Health Underwriting Risk](#)
- [Market Risk](#)
- [Counterparty Default Risk](#)
- [Operational Risk](#)
- [Premium](#)
- [Claims](#)
- [Reinsurance](#)

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

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 be generated. Refer to section on [Data Population](#).

- 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.

1.2 OFS Solvency II Analytics Process Flow

Configuring or populating data in Insurance Solvency Analytics is the first, important activity to generate reports. The following steps need to be addressed in order to view or generate reports:

Step 1 - Input Data Preparation

- Insurance calculator is not in scope of this application.
- It is expected that institution has computational output of Insurance as per the applicable guidelines issued by the concerned supervisor authority.

Step 2 - Data Mapping

- Map the source data elements with the required Insurance analytics data structure. For Insurance data structure, refer to Oracle Insurance Solvency II Analytics Download Specifications.
- The above processed data might be in a different format and uses different terminologies than required, but essentially will have same underlying fundamentals. This step would involve creating a mapping between the two.
- For the list of tables used in Insurance Analytics and respective columns' meaning and applicability, 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 and sequence for uploading.

1.3 Steps in OFS Solvency II Analytics v2.0

The following steps, as illustrated in the previous figure, comprise the OFS Solvency II Analytics process:

1. Input Data Preparation: To commence working on OFS Solvency II Analytics, requisite data should be loaded into the staging tables.
2. Data Mapping: As processed data will be in different formats, the data mapping procedure should take care to map the processed data to the data as required by OFS Solvency II Analytics.
3. Reporting Layer: This makes up the OFS Solvency II Analytics component. Reports can be viewed in a user friendly format using the Oracle Business Intelligence Edition components.

2 Input Data Preparation

2.1 Overview

The first step to begin working with OFS Solvency II Analytics is the requirement of data in the setup tables and stage tables.

This chapter provides the overview of the data requirement for Solvency II Release 2.0. This includes the assumptions made and data preparation guidelines to be consumed by data provider. This also lists the set up / seeded tables.

2.2 Assumptions regarding data input

- Scope of calculations for this application includes aggregation over granularity and simple arithmetic summations. Any calculations over and above the scope will not be handled by the reports. For example, risk numbers, intra-group transaction, and adjustment are expected as data downloads, whereas, Technical provision, which is the sum of Best Estimate and Risk Margin, is done as a part of reporting layer.
- The currency conversion is expected to be handled by the Extract Transform and Load (ETL) layer. The data, specifically for measure columns is assumed to be converted into reporting currency and then loaded in the system as SII Analytics refers to the reporting currency columns.
- Scope of this application excludes the consolidation process. If an execution is done for the group entity, the data (for example: Capital, GL based reports for composites, and so on) for group entity should be uploaded separately. Data for group entity shall not be derived from solo entity's data.
- All data which is represented in percentages need to be uploaded as a fraction of 1 using decimal formats.
- You need to check the data consistency. For example, when SCR is provided 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. This is applicable to all similar data download and related aggregations.
- In few tables, to maintain the consistency of measure (Business Measure) storage, wherever relevant, non monetary values like number of claims, numbers of lapsed policies are stored in the same column, where monetary values like premium amount, claim amount etc are reported.
- Transaction level data like premium and claim will be additive across legal entities and consolidated 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 provided separately for each business segment. In case of composite, data for life, non life and composite is expected separately.

- Single reporting run is expected to hold data across multiple scenarios and multiple entities. Consolidation is assumed to happen at group entity, which is not expected to write any insurance business directly or indirectly.
- The post offset amount in FCT_MARKET_RISK_EXPOSURES has to be a data 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.
- Reports will be shown for Business Segment of an entity as specified in FCT_LEGAL_ENTITY_GROUP_DETAILS in case explicit business segment filter is not available.
- In Table fct_insurance_risk_summary, data is expected both at the parent and child node level, since the parent node level data is not a direct sum of the child node level due to correlation of risks.
- All columns in dimension table which is applicable to dashboard have been marked as 'Y' in DL specs. Though only few columns are used, others have been retained for functional or technical relevance.

2.3 General Data Preparation Guidelines

- Granular Risk numbers are primarily stored against Homogeneous Risk Groups (HRG), policy, sub account, credit exposures, and so on. Depending on the requirement, you need to provide data as a download.
- Under Market risk tab for report "Allocated Cash Flows", data is stored in table "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: There is an instrument, which is one, AAA rated Bond, having coupons at 30 days and 60 days in USD. For such an instrument, major risk factor will be "USD AAA rated yield curve rate at 30 day and 60 day", USD will be Asset, AAA will be Asset Class, and maturity will be 30 day and 60 day. Hence, cash flow for such an instrument will be available at USD-AAA-30day and USD-AAA-60day.
- Intra group transaction types and respective tables - The following Intra group transaction types are sourced from FCT_INTRA_GROUP_TXN_DETAILS:
 - Bonds / Debt – collateralized
 - Bonds – uncollateralized
 - Equity type – dividends
 - Equity type – shares / participations
 - Equity type – others
 - Debt - uncollateralized

However, internal reinsurance between (re)insurance undertakings of a group will be sourced from FCT_REINSURANCE_POLICY_DETAILS.

- On role of entity in each data table, all the data elements (for example, table FCT_POLICY_DETAILS) are for an entity, which has done the actual transaction (in this case, sold policy) or to whom transaction belongs to and not the group entity. Consolidated and solo data is expected separately and Application does not do consolidation either at Report level / processing. Extract Transformation and Loading (ETL) layer is expected to handle consolidation if any.
- Fct_Reinsurance_Policy_Details stores the data at insurance contract level. Progressive layer, progressive section number, standard line of business and reinsurer, apart from contract sequence number, identify the reinsurance contract. Few measure values like sum insured, underwriting model amount will remain the same for above combination of parameters, whereas measures like reinsurance recoverable, premium provisions, and claim provisions will differ as per requirement. For example, reinsurance recoverable would strongly depend on Line of Business and/or reinsurer.
- 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 the entity. Calendar of Legal entity for which RUN is executed will be used for all the reports.
- In the case of Fct_Business_Performance_Detl, though F_POLICY_FPS_IND, N_BUSINESS_CLASS_SKEY, N_ECONOMIC_ZONE_SKEY are part of primary key, populate the skeys as -1 and f_policy_fps_ind as "N", since none of these keys are consumed in the dashboard.
- In DIM_SUB_ACCOUNT, a more granular level than the account/instrument (asset) is arrived constituting Account Number or Instrument Code, Portfolio Type Code, Collateral Pledged Purpose Code. (v_account_number/v_instrument_code, v_portfolio_type_code, v_coll_pledge_purpose_code). A sub account code is assigned for the said combination. The details of this sub account have to be given in FCT SUB ACCOUNT DETAILS.
- Projected and actual data are stored in the same base fact table in the case of risk, performance, own funds, and balance sheet. In the case of actual data, N PROJECTED PERIOD VALUE should be 0 and V PROJECTED PERIOD UNIT IS 'Y' (refer column comments in DL specifications for details). Other projected data is stored in FCT INSURANCE MEASURE PROJ. For example, in FACT INSURANCE RISK SUMMARY, the dimension dim INSURANCE RISK TYPE contains risk types (mortality risk, lapse risk), DIM INSURANCE RISK MEASURE contains definition of the measure(Gross SCR,NET SCR,ASSETS) and DIM CAPITAL COMPUTATION METHOD contains method used for computing risk numbers, which defines the way business is carried out.
- Solvency utilizes few tables from FSDF (Financial Services Data Foundation), which are common to many applications and hence their data storage is arrived according to the requirement of these applications. Hence, all the columns of following table are not mandatory for Solvency II application. However, since these are functionally rich table structures, you can make use of these placeholders suitably, if required. In addition, relevance of columns from Solvency II perspective should be referred in Download Specifications.

- Dim_Account

- Dim_Credit_Rating
 - Dim_Exposure
 - Dim_Instrument_Contract
 - Dim_Party
 - Dim_Product
- In DIM_CLAIM_STATUS, “Settled” refers to claims that are settled and closed. “In Process” refers to claims that are received but the decision is not taken as well as for those claims which were reopened. “Rejected” refers to claims received and rejected by the insurer. “Outstanding Claims” refers to claims for which decision is made but payment not yet done. Each status is associated with a particular date, In case of Settled status it is d_claim_closed_date, for WIP status it is d_claim_reported_date and for outstanding claims status it is d_claim_opened_date.
 - In case of Dim_Reinsurance_Treaty_Type, while all other treaty types are directly used, excess of loss is used as a sum of Excess of Loss Per Event and Risk, Excess of Loss Per Risk, Excess of Loss Per Event, Excess of Loss Back up, Aggregate Excess of Loss and Unlimited Excess of Loss, since excess of loss is divided into the following types.
 - Since this is a BI application, user is requested to be cautious while populating correct combinations of required dimensions like scenario, business segment and so on.
 - In Premium Tab, the policy status “Active” refers to those policies which are still open as per insurer’s records. Hence it includes both In-Force and Lapse policies. “Terminated” refers to policies where the contract is terminated during the term of the policy and “Matured” refers to those policies where benefits of the policies are already paid and policy is closed.
 - Solvency II standard line of business is used wherever line of business is mentioned in the dashboard. You are expected to provide entity specific Line of business mapped to standard line of business, since later is used wherever line of business is mentioned in dashboard.

2.4 Limits Data preparation guidelines

The Limit structure stores various limits applied on business key indicators. Limits are captured at the base tables (where the base measure table is stored) when the table granularity and the report granularity are the same. When the table granularity and the report granularity are not the same, the Limits are captured in the limit specific tables.

Limit Specific Tables:

Dim_Limit	This Table stores the Limit Description
Dim_Limit_Type	This Table stores the Limit Types
Dim_Limit_Measure	This Table stores the Measure’s against which the Limits are defined and its unit
Fct_Limits	This Table stores the Limit Definition along with the value.

Dim_Limit table will contain the descriptive part or business name of the Limit. For example,

Extraction Date	Limit Code	Limit Description
31-Mar-11	L0001	Operational Risk
31-Mar-11	L0002	Market Risk

Dim_Limit_Type table stores the qualitative information of a limit definition:

- A limit definition might have an Upper limit or Lower limit or both.
- Certain numbers on the upper side might be “Good” and on the lower side might be “Bad” like the case of cash inflows or vice-versa, in the case of cash outflows. These can be represented with black and red respectively in the graphs/charts. Hence, you can customize the way limit breaches can be represented on reports.
- A Limit can be defined for different Limit Types (Alert/Threshold/target) for the same measure.

LIMIT TYPE CODE	LIMIT TYPE DESCRIPTION	LIMIT TYPE BOUND	LIMIT TYPE CATEGORY	LIMIT TYPE INFLUENCE
TARGET	Target		Target	Good
UPRITOLTH	Risk Tolerance Threshold	Upper	Threshold	Bad
LORITOLTH	Risk Tolerance Threshold	Lower	Threshold	Good
UPALLIG	Upper Alert Limit	Upper	Alert	Good
LOALLIB	Lower Alert Limit	Lower	Alert	Bad
UPALLIB	Upper Alert Limit	Upper	Alert	Bad
LOALLIG	Lower Alert Limit	Lower	Alert	Good
PRALLI	Profit Alert Limit		Alert	Good
LSALLI	Loss Alert Limit		Alert	Bad
PRTOLLI	Profit Tolerance Limit		Tolerance	Good
LSTOLLI	Loss Tolerance Limit		Tolerance	Bad
50PERUTI	50 Percent Utilization		Utilization	
75PERUTI	75 Percent Utilization		Utilization	

Dim_Limit_Measure table stores the measures against which, the Limits are defined and its unit. These are used to refer relevant limits to a particular report.

LIMIT_MEASURE CODE	LIMIT MEASURE DESCRIPTION	LIMIT MEASURE UNIT
ORLOAMT	Operational Risk loss Amount	AMOUNT
CDRGSCRPERBSCR	Credit Risk Gross SCR as a percentage of Basic SCR	PERCENTAGE

Fct_Limits table stores the limit value set or target values. Actual performance value will be derived from the table where base data is stored. This table combines the columns of Dim_Limit, Dim_Limit_Type, and Dim_Limit_Measure and provides flexibility to modify/add new definitions.

Example1

Column Name	Value	Description
N_MIS_DATE_SKEY	1	2/15/2012
N_LIMIT_SKEY	4	Premium
N_LIMIT_TYPE_SKEY	1	Target
N_LIMIT_MEASURE_SKEY	1	Gross Written Premium
N_ENTITY_SKEY	1	XYZ Life Insurance Company
N_BUSINESS_SEGMENT_SKEY	1	Life
N_STD_LOB_SKEY	1	Death - Life Insurance With Profit Participation
N_LIMIT_VALUE	600000000	Target Premium
V_LIMIT_UNIT	AMOUNT	Defines the attribute of the measure value
V_LIMIT_LEVEL_ID	LE-BT-LOB	Data is filled in the columns Legal Entity, Business Segment and Line of Business

Example 2

Column Name	Value	Description
N_MIS_DATE_SKEY	1	2/15/2012
N_LIMIT_SKEY	1	Market Risk
N_LIMIT_TYPE_SKEY	11	Loss Alert Limit
N_LIMIT_MEASURE_SKEY	22	Profit or Loss as Percentage of Portfolio Value
N_ENTITY_SKEY	1	XYZ Life Insurance Company
N_BUSINESS_SEGMENT_SKEY	1	Life
N_ASSET_CLASS_SKEY	1	Equity
N_LIMIT_VALUE	0.1	Loss Alert Limit Percentage
V_LIMIT_UNIT	PERCENTAGE	Defines the attribute of the measure value
V_LIMIT_LEVEL_ID	LE-BT-ASCL	Data is filled in the columns Legal Entity, Business Segment and Asset Class

3 Data Mapping

3.1 Overview of 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.

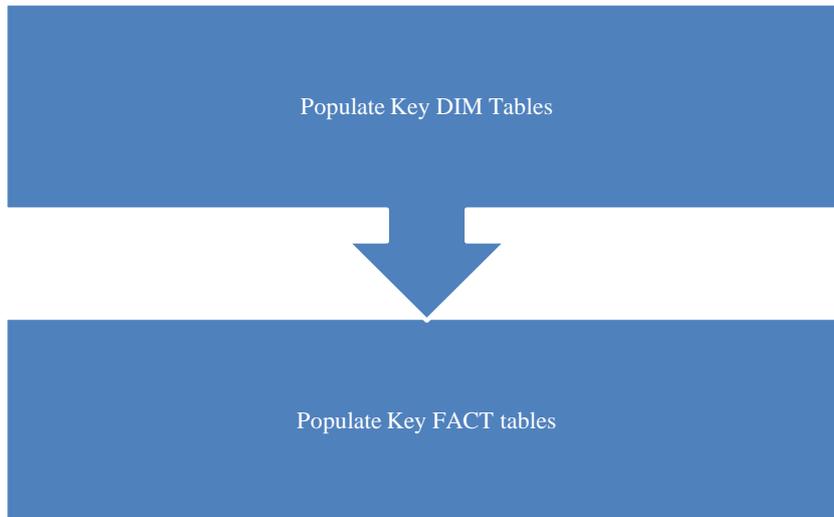
The following seeded data are to be populated in the Dimension/Setup Tables:

Entity Name	Table Name
Business Segment Dimension	Dim_Business_Segment
Capital Computation Group Dimension	Dim_Capital_Comp_Group
Capital Computation Method Dimension	Dim_Capital_Computation_Method
Capital Instrument Transaction Type Dimension	Dim_Cap_Instrument_Txn_Type
Country Dimension	Dim_Country
Currency Dimension	Dim_Currency
Dimension Claim Status	Dim_Claim_Status
Dimension Insurance Measures	Dim_Insurance_Measures
Dimension Intra Group Transaction Type	Dim_Intra_Group_Txn_Type
Dimension Policy Status	Dim_Policy_Status
Dimension Premium Payment Type	Dim_Premium_Payment_Type
Heat Index Dimension	Dim_Heat_Index
Insurance Loss Simulation Risk Category	Dim_Ins_Loss_Modeling_Risk_Cat
Insurance Reserve Dimension	Dim_Insurance_Reserve
Insurance Risk Measures Dimension	Dim_Insurance_Risk_Measure
Insurance Risk Type Dimension	Dim_Insurance_Risk_Type
Limit Dimension	Dim_Limit
Limit Measure Dimension	Dim_Limit_Measure
Limit Type Dimension	Dim_Limit_Type
Product Book Dimension	Dim_Product_Book
Reporting Line Dimension	Dim_Rep_Line
Scenario Dimension	Dim_Scenario
Standard LOB Dimension	Dim_Standard_LOB
Standard Loss Event Type Dimension	Dim_Standard_Event_Type
Standard Major LOB Dimension	Dim_Standard_Major_LoB
Standard Product Type Dimension	Dim_Standard_Product_Type
Run Types	Dim_Run_Type
Business Class Dimension	Dim_Business_Class
Economic Zone Dimension	Dim_Economic_Zone
Dimension Market Risk Position	Dim_Market_Risk_Position
GAAP Dimension	Dim_Gaap
Reinsurance Treaty Type	Dim_Reinsurance_Treaty_Type

4 Data Population

4.1 Overview

The sequence of activities followed for Data Population is as follows:



NOTE: This section is applicable when the Oracle Insurance Analytics is deployed without the Oracle Financial Services Insurance Application.

4.2 DIM Table Population

The sequence of Data Population for Dimension tables is as follows:

Entity Name	Table Name
Dim Account	Dim_Account
Acquisition Channel Dimension	Dim_Channel
Claim Dimension	Dim_Claim
Collateral Purpose Dimension	Dim_Collateral_Purpose
Compensation Type Dimension	Dim_Compensation_Type
Credit Loss Reason Dimension	Dim_Credit_Loss_Reason
Credit Rating Dimension	Dim_Credit_Rating
Date Dimension	Dim_Dates
Employee Dimension	Dim_Employee
Entity Dimension	Dim_Entity
Account Dimension	Dim_Exposure
Exposure Type Dimension	Dim_Exposure_Type

Entity Name	Table Name
Dimension Financial Year	Dim_Financial_Year
Geography Dimension	Dim_Geography
Homogenous Risk Group Dimension	Dim_Homogenous_Risk_Group
Insurance Loss Modeling Component Dimension	Dim_Ins_Loss_Modeling_Comp
Instruments Contracts Dimension	Dim_Instrument_Contract
Instrument Type Dimension	Dim_Instrument_Type
Dimension Legal Entity Group	Dim_Legal_Entity_Group
LoB Dimension	Dim_Lob
Asset Dimension	Dim_Mr_Asset
Market Risk Asset Class Dimension	Dim_Mr_Asset_Class
Organization Structure Dimension	Dim_Org_Structure
Party Dimension	Dim_Party
Dimension Policy	Dim_Policy
Dimension Policy Party	Dim_Policy_Party
Dimension Policy Type	Dim_Policy_Type
Portfolio Dimension	Dim_Portfolio
Portfolio Type Dimension	Dim_Portfolio_Type
Product Dimension	Dim_Product
Product Type Dimension	Dim_Product_Type
Region Dimension	Dim_Region
Reinsurance Progressive Layer Dimension	Dim_Reins_Progressive_Layer
Reinsurance Progressive Section Dimension	Dim_Reins_Progressive_Section
Reinsurance Contract Dimension	Dim_Reinsurance_Contract
Reinsurance Program Dimension	Dim_Reinsurance_Program
Reinsurance Treaty Type Dimension	Dim_Reinsurance_Treaty_Type
Relationship Type Dimension	Dim_Relationship_Type
Run Dimension	Dim_Run
Simulation Bucket Type Dimension	Dim_Simulation_Bucket_Type
Stock Type Dimension	Dim_Stock_Type
Sub Account Dimension	Dim_Sub_Account
Valuation Method Dimension	Dim_Valuation_Method
Run Parameters	Run_Parameters
Setup Reporting Dates	Setup_Reporting_Dates
Time Vertices	Setup_Time_Vertices
Market Risk VaR Input Parameter	MR_Model_Parameters
Market Risk Portfolio Master	Mr_Portfolio_Master

4.3 FCT Table Population

The sequence of data population for FCT tables is as follows:

Entity Name	Table Name
Fact Business Performance Details	Fct_Business_Performance_Detl
Fact Capital instrument Positions	Fct_Cap_Instr_Positions
Fact Capital instrument Transactions	Fct_Cap_Instr_Txns
Fact Counterparty Credit Risk Loss Simulations Buckets	Fct_Ccr_Loss_Simulation_Bkt
Fact Claim Details	Fct_Claim_Details
Fact Compensation Details	Fct_Compensation_Details
Fact Counterparty Credit Risk Exposure	Fct_Counterparty_Cr_Exposure
Fact Credit Loss	Fct_Credit_Loss
Fact Entity Parent Information	Fct_Entity_Parent_Info
Fact Financial Elements	Fct_Financial_Element
Fact Insurance Loss Simulation Buckets	Fct_Ins_Loss_Simulation_Bucket
Fact Instrument Proposed Transactions	Fct_Instr_Proposed_Txns
Fact Insurance Measure Projection	Fct_Insurance_Measure_Proj
Fact Insurance Reserves	Fct_Insurance_Reserves
Fact Insurance Risk Summary	Fct_Insurance_Risk_Summary
Fact Insurance Risk Type Information	Fct_Insurance_Risk_Type_Info
Fact Intragroup Transaction Details	Fct_Intra_Group_Txn_Details
Fact Legal Entity Details	Fct_Legal_Entity_Details
Fact Legal Entity Group Details	Fct_Legal_Entity_Group_Details
Fact Limits	Fct_Limits
Fact MR Investment Performance	Fct_Mr_Investment_Performance
Fact Market Risk Loss Simulation Buckets	Fct_Mr_Loss_Simulation_Bucket
Fact Operational Loss	Fct_Operational_Loss
Fact OREC Risk Details	Fct_Orec_Risk_Details
Fact Operational Risk Economic Capital Simulation Bucket	Fct_Orec_Simulation_Bucket
Fact Policy Details	Fct_Policy_Details
Fact Policy Profitability	Fct_Policy_Profitability
Fact Policy Risk Details	Fct_Policy_Risk_Details
Fact Portfolio Asset Data	Fct_Portfolio_Asset_Data
Fact Premium Details	Fct_Premium_Details
Fact Reinsurance Policy Details	Fct_Reinsurance_Policy_Details
Fact Reinsurance Premium Details	Fct_Reinsurance_Premium_Dtls
Fact Risk Factor Outputs	Fct_Risk_Factor_Outputs
Fact Sub Account Details	Fct_Sub_Account_Details
Fact Sub-Account Risk Details	Fct_Sub_Account_Risk_Details
ROREC Model Execution Master	ROREC_Model_Execution_Master

5 Run

5.1 Overview

Oracle Insurance Solvency Analytics application stores data following the Run concept. RUN defines the purpose of data execution. Few examples are Solvency Run, Regulatory Reporting Run, and so on.

- In DIM RUN table, Run Surrogate Key (Run Skey) is the primary attribute in DIM RUN Table. This is to identify a particular set of data, which is defined by combination of RUN ID and Execution Date (FIC MIS DATE) for every execution or RUN EXECUTION IDENTIFIER.
- In each of the FCT table, data is characterized by combination of RUN SKEY, Business Type, Legal Entity, and Scenario Code as appropriate. Details of the same are given below.
 - Run Skey – This is a 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 assuming other parameters constant. Multiple executions on same FIC MIS DATE will have different run skey.
 - 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. This is not part of DIM RUN table, but all FCT tables have these as an important identifier.
 - Entity – The list of legal entities for the institute is provided in the table DIM_ORG_STRUCTURE.
 - Scenario – Various Scenarios used by entity for testing uncertain future developments. List of Scenarios needs to be stored in DIM SCENARIO table.
- In DIM RUN, F REPORTING FLAG should be marked 'Y' for all the run executions which will be used for reporting. If there are multiple executions for the same RUN ID and FIC MIS DATE, the reporting flag should be used to highlight one specific execution for reporting. 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.
- The value of the column V_RUN_MAIN_DESC in table DIM_RUN has to be the same for multiple executions of the same RUN ID.
- Scenario and Baseline data should be stored in the same run and are differentiated using scenario code in the fact table.
- 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 COMPOSITE execution then there will be 'n' rows 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
 - 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.

6 Oracle Insurance Solvency II Analytics Dashboard and Reports

6.1 Accessing Solvency II Analytics Dashboard

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. On fetching the URL as specified, the following screen is displayed.



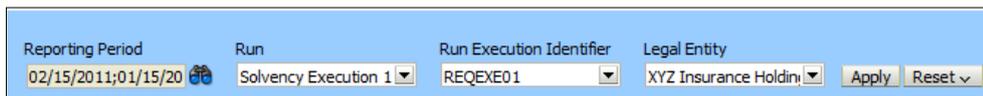
The image shows a 'Sign In' form with the following elements: a title 'Sign In', a prompt 'Enter your user id and password.', two input fields labeled 'User ID' and 'Password', a 'Sign In' button, and a language selection dropdown menu currently set to 'English'.

Login Screen

After logging into the application, select the appropriate tab.

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

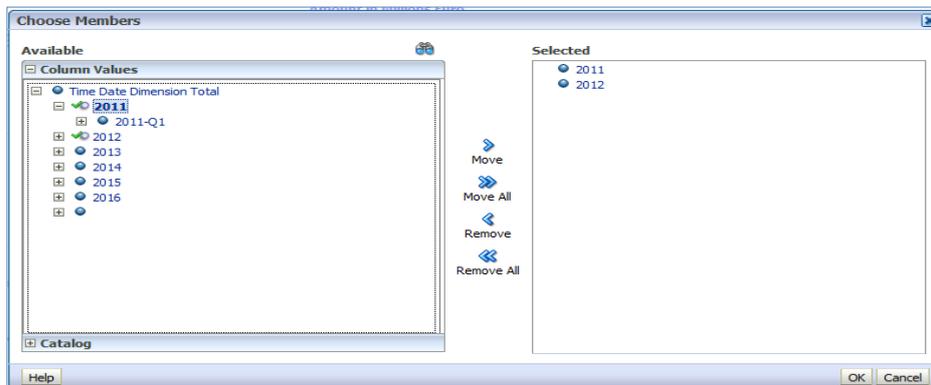
Select the Solvency II **Run**, **Run Execution Identifier** and **Legal Entity** for which you want to view the report from the respective drop-downs.



The image shows a filter bar with the following fields: 'Reporting Period' (02/15/2011;01/15/20), 'Run' (Solvency Execution 1), 'Run Execution Identifier' (REQEXE01), and 'Legal Entity' (XYZ Insurance Holdin). There are 'Apply' and 'Reset' buttons on the right.

Tab Level Filters

To select the date of execution/time hierarchy for the entity for which you want to view the report, click the 'Select Members' icon () next to **Reporting Period** option. On clicking the icon, the *Choose members* window appears.



Selecting the time period

Select the entity for which you want to view the report from the **Entity** drop-down.

The left pane (Available) contains the available time periods. After selecting the period, click the **Move** icon. The required time period appears on the right pane (Selected). You need to select relevant time periods. Further drill through is possible, by clicking the relevant period. For example: The time period selected is the year 2012. Click on the + sign next to 2012. This shows the data on a quarterly basis. Click on the + sign next to the quarter, the monthly data will appear. Similarly clicking on the month will show the data on weekly basis, and the last level being the date. To select the report for all available periods, click the **Move All** icon. To remove a selected period, click **Remove**. To remove all selected periods, click **Remove All**.

Click the **Apply** button to apply the filters on relevant reports.

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.

Each report has a **Refresh**, **Print** and **Export** option. 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** and select **Excel 2003+**. The *File Download* window appears. Click **Open** or **Save** to open the file or save the file respectively.

Few reports have the slider functionality, which enables to view the reports for specific time periods. These time periods are based on Reporting Period selected in the tab level filters as mentioned above. For example, as in the **RAPM Analysis by Legal Entities** report.



Slider Functionality

6.2 Home

These reports are of the entity selected in the drop-down 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, Claims, Risk Adjusted Performance Measures at entity level.

1. Click **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 in [section 6.1](#).
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:

- [Risk Materiality Assessment Heat Map](#)
- [Capital Adequacy](#)
- [Economic Capital Reconciliation](#)
- [Own Funds](#)
- [Performance measures](#)
- [Key Income Statement Indicators](#)
- [Break-up of Assets and Liabilities](#)
- [Premium](#)
- [Claims](#)

6.2.1 Risk Materiality Assessment Heat Map

Dashboard Name	Tab	Home
Report Level Filter		Not Applicable

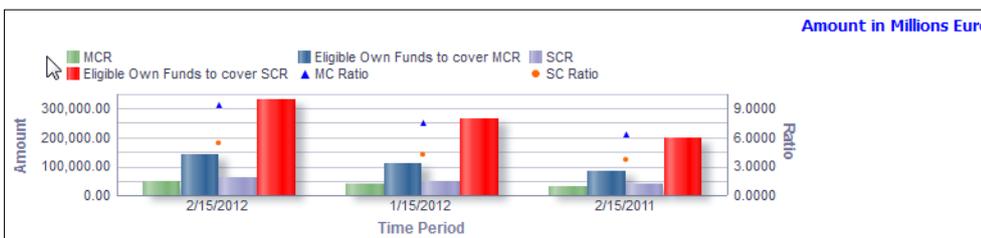
<p>Report Description</p>	<p>This report displays the risk materiality assessment for each risk category and its corresponding sub-risk category in the form of a heat map.</p> <p>Each risk/sub-risk category is reported as a row item in the heat map while the time periods are displayed in columns. Risk materiality is displayed for the following time periods:</p> <ul style="list-style-type: none"> ▪ Current month ▪ Preceding month ▪ Same month in the preceding year <p>Risk materiality is assessed based on scores by each organization. For the purpose of configuration a 1-3 scale is used and the risk materiality is categorized as one of the following with the corresponding color code:</p> <ul style="list-style-type: none"> ▪ Low (Green) : 1 Score ▪ Medium (Amber) : 2 Score ▪ High (Red) : 3 Score <hr/> <p>NOTE: Regarding color and heat category, this is indicative, and you need to configure the values as required.</p>
<p>Drill Through</p>	<p>Not Applicable</p>

	02/15/2012	01/15/2012	02/15/2011
Risk Category			
<input type="checkbox"/> Catastrophe Risk	Medium	High	High
<input checked="" type="checkbox"/> Man-made Catastrophe Risk	Low	Low	Low
<input checked="" type="checkbox"/> Natural Catastrophe Risk	Low	Low	Low
<input checked="" type="checkbox"/> Other Non-Life Catastrophe Risk	Low	Low	Low
<input type="checkbox"/> Solvency Capital Risk	High	Medium	High
<input checked="" type="checkbox"/> Adjustments	High	High	High
<input checked="" type="checkbox"/> Basic Solvency Capital Risk	High	Medium	Medium
Operational Risk	High	Medium	Medium

Risk Materiality Assessment Heat Map

6.2.2 Capital Adequacy

Dashboard Name	Home
Report Level Filter	Not Applicable
Report Description	<p>In this report the amounts are displayed across time. The time periods displayed include:</p> <ul style="list-style-type: none"> ▪ Current month ▪ Immediately Preceding Month ▪ Same Month in the Immediately Preceding Year <p>Ratios are displayed on the secondary y-axis in the form of line markers.</p> <p>The following capital elements are reported:</p> <ul style="list-style-type: none"> ▪ MCR ▪ Eligible Capital to Cover MCR ▪ MC Ratio ▪ SCR ▪ Eligible Capital to Cover SCR ▪ SC Ratio
Drill Through	Not Applicable

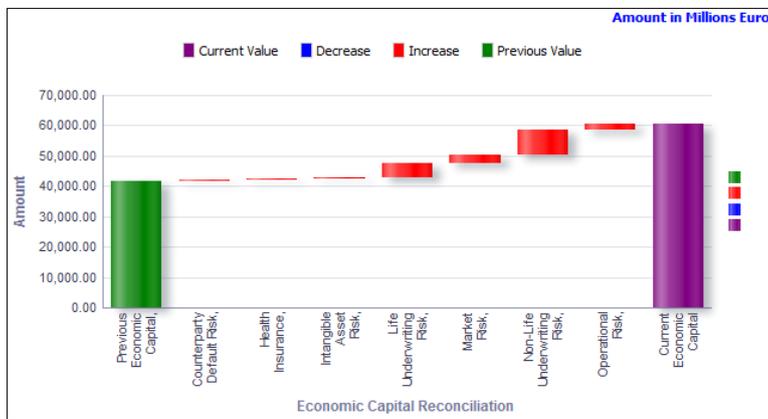


Capital Adequacy

6.2.3 Economic Capital Reconciliation

Dashboard Name	Home
Report Level Filter	Not Applicable

Report Description	<p>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.</p> <p>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 of each risk category over previous year (positive values are marked in red and negative values are marked in blue) and the current value of total economic capital. Amounts are displayed on the y-axis.</p>
Drill Through	Not Applicable

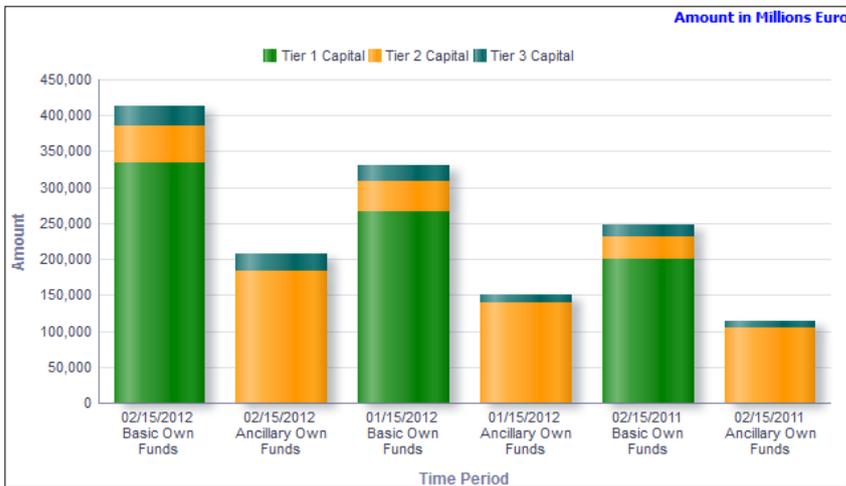


Economic Capital Reconciliation

6.2.4 Own Funds

Dashboard Name	Tab	Home
Report Level Filter		Not Applicable

Report Description	<p>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.</p> <p>Own fund type and time periods are displayed on the x-axis. The following time periods are displayed:</p> <ul style="list-style-type: none"> ▪ Current month ▪ Preceding month ▪ Same month in the preceding year <p>The values for each tier of own funds are displayed on the y-axis.</p>
Drill Through	Not Applicable

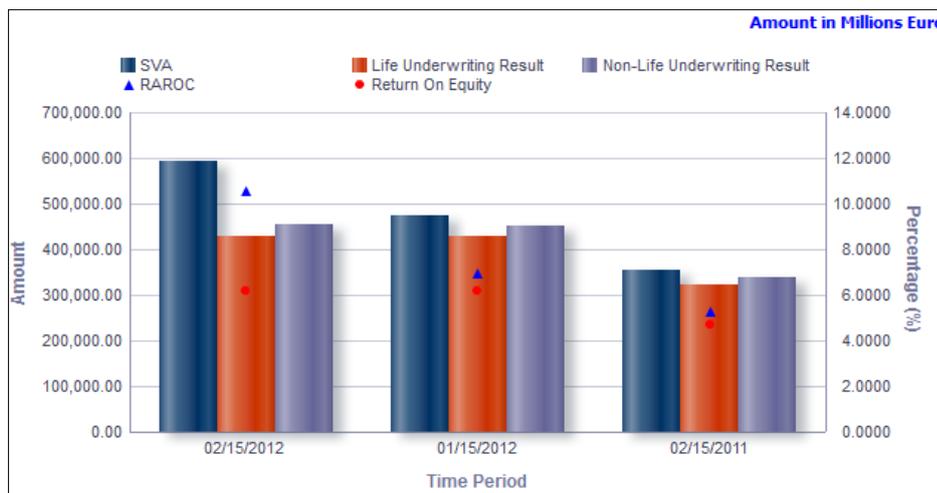


Own Funds

6.2.5 Performance Measures

Dashboard Name	Home
Report Level Filter	Not Applicable

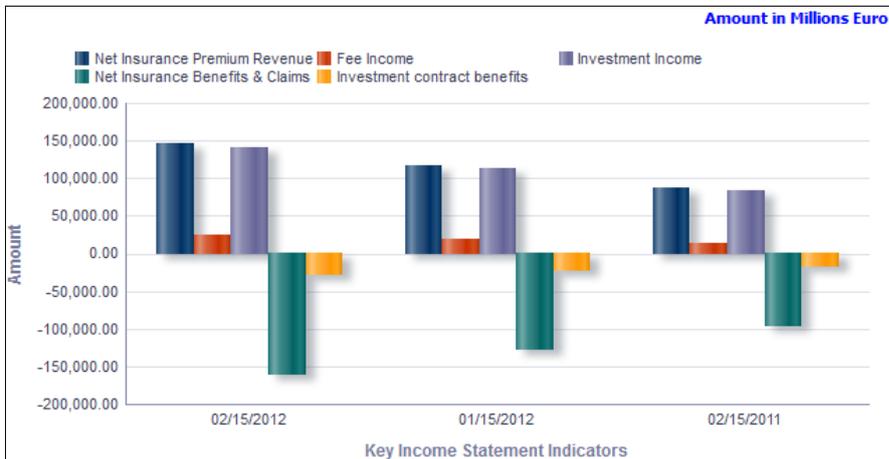
<p>Report Description</p>	<p>This report displays Underwriting Result (Life / Non-Life), Risk-Adjusted Return on Capital (RAROC) and Shareholder Value Added (SVA) across time.</p> <p>The time periods displayed on the x-axis are:</p> <ul style="list-style-type: none"> ▪ Current month ▪ Immediately preceding month ▪ Same month in the preceding year <p>The following measures are displayed on the primary y-axis in the form of columns:</p> <ul style="list-style-type: none"> ▪ SVA ▪ Life Underwriting Result ▪ Non-Life Underwriting Result <p>RAROC and Return on Equity are displayed as percentage terms on the secondary y-axis in the form of line chart.</p>
<p>Drill Through</p>	<p>Not Applicable</p>



6.2.6 Key Income Statement Indicators

<p>Dashboard Name</p>	<p>Tab Home</p>
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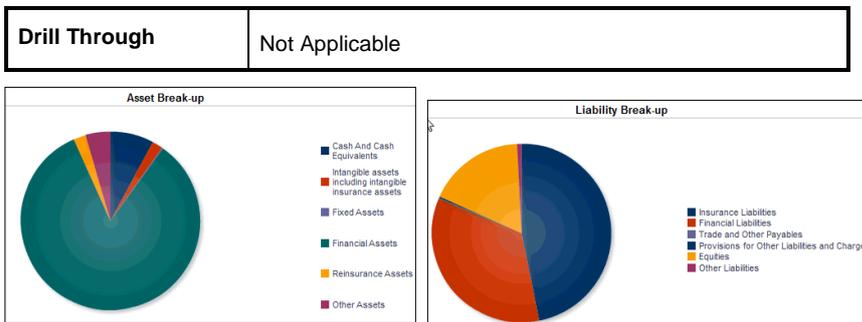
Report Level Filter	Not Applicable
Report Description	<p>This report displays the key income statement indicator values across time in a graphical format. The following key income statement indicators are reported:</p> <ul style="list-style-type: none"> • Net Insurance Premium Revenue • Fee Income • Investment Income • Net Insurance Benefits and Claims • Investment Contracts Benefits
Drill Through	Not Applicable



Key Income Statement Indicators

6.2.7 Break-up of Assets and Liabilities

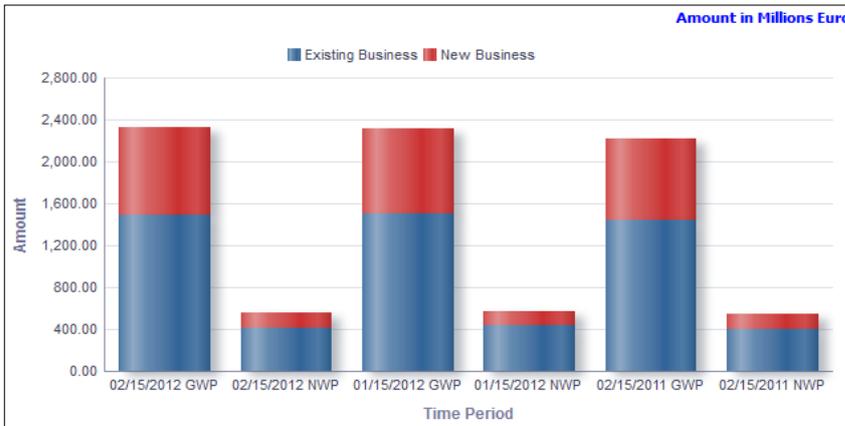
Dashboard Name	Tab	Home
Report Level Filter	Not Applicable	
Report Description	<p>This Pie chart report displays the break-up of assets and liabilities for the selected period.</p> <p>The first pie chart displays the break-up of assets across asset components. The second pie chart displays the break-up of liabilities across liability components.</p>	



Break-up of Assets and Liabilities

6.2.8 Premium

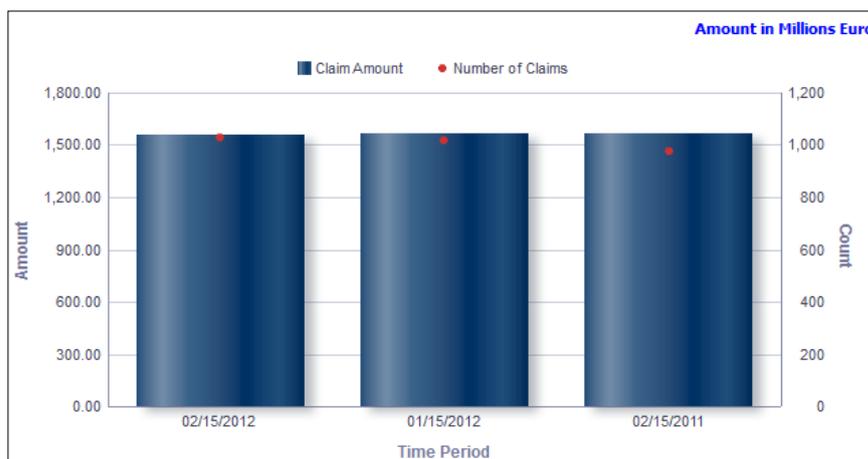
Dashboard Name	Home
Report Level Filter	Not Applicable
Report Description	<p>This report displays Gross and Net written premium, grouped by Existing and New Business Type, over time in the form of stacked column chart.</p> <p>Gross and Net Written Premium, clubbed with Time, are displayed over x-axis.</p> <p>The time periods displayed include:</p> <ul style="list-style-type: none"> Current Month Immediately Preceding Month Same Month in the Immediately Preceding Year <p>Amounts for each business source are displayed on the y-axis as stacked columns.</p>
Drill Through	Not Applicable



Premium

6.2.9 Claims

Dashboard Name	Home
Report Level Filter	Not Applicable
Report Description	<p>The report displays the Claims Amount and Number of Claims across time periods in the form of a graphical chart.</p> <p>The time periods are displayed on x-axis. The time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The claim amount is displayed as columns on the primary y-axis. The number of claims is displayed in the form of points on the secondary y-axis.</p>
Drill Through	Not Applicable



Claims

6.3 Performance

In this tab, the report compares the selected performance indicator against the target set and the variance across business types and time periods in the form of a graphical chart.

1. Click **Performance** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
3. Click Apply after entering the details. Click Reset, if you would like to change the entries made.

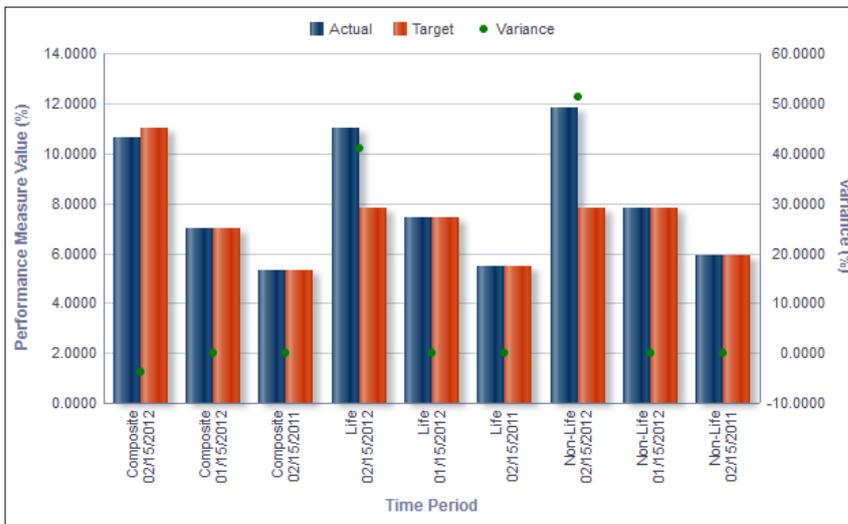
After clicking **Apply**, the following graphs or reports are generated:

- [Key Performance Indicators Variance Analysis](#)
- [Key Performance Indicator Projections across Scenarios](#)
- [RAPM Analysis](#)
- [Best & Worst Products by RAROC & SVA](#)
- [RAPM Component Analysis – Life](#)
- [RAPM Component Analysis - Non Life](#)
- [RAPM Analysis by Legal Entities](#)
- [Life Underwriting Result](#)
- [Non-Life Underwriting Result](#)
- [Life Underwriting Result across Dimensions](#)
- [Non-Life Underwriting Result across Dimensions](#)
- [Ratio Trend Analysis – Life](#)
- [Ratio Trend Analysis - Non-Life](#)
- [Investment Performance by Valuation Methods](#)

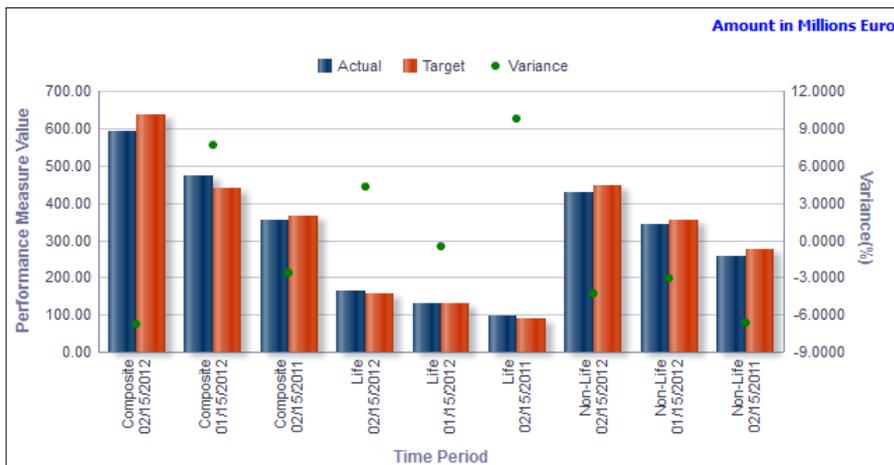
- [Expense Analysis by Sales Channel](#)

6.3.1 Key Performance Indicators Variance Analysis

Dashboard Name	Performance
Report Level Filter	<p>This report is divided into two segments on the basis of type of performance value.</p> <p>Segment 1: contains the measures SVA and Underwriting Result, since, both the measures are expressed in amounts.</p> <p>Segment 2: contains the measures RAROC, Return on Equity, and Return on Investment, since, these measures are expressed in percentage or ratio.</p>
Report Description	<p>This report is a combination of line and column chart. This report compares the selected performance indicator against the target set and the variance across business types and time periods.</p> <p>The time periods and business types are displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The actual and target values of the selected performance indicator are displayed as columns on the primary y-axis. The variance from target is displayed in the form of points in the secondary y-axis.</p>
Drill Through	Not Applicable



Key Performance Indicators Variance Analysis (RAROC)

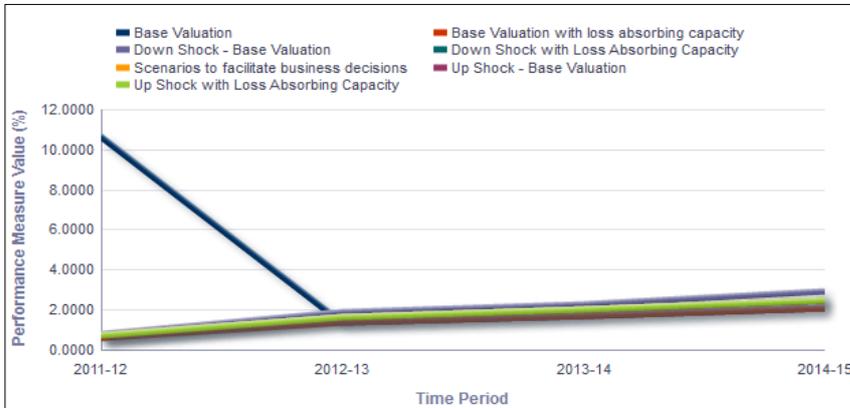


Key Performance Indicators Variance Analysis (SVA)

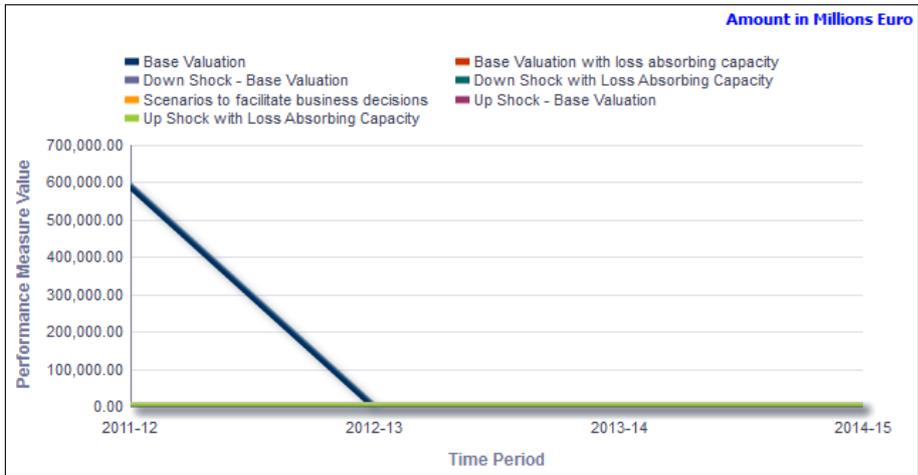
6.3.2 Key Performance Indicator Projections across Scenarios

Dashboard Name	Tab	Performance

Report Level Filter	<p>This report is divided into two segments depending on the type of performance value.</p> <p>Segment 1: contains the measures SVA and Underwriting Result, since, both the measures are expressed in amounts.</p> <p>Segment 2: contains the measures RAROC, Return on Equity, and Return on Investment, since, these measures are expressed in percentage or ratio.</p>
Report Description	<p>This line graph report displays the values of each selected performance indicator for each business type across scenarios and planning horizon.</p> <p>Time periods are displayed on the x-axis. The forecast periods displayed are the time periods, which are part of an organization's planning (forecast) horizon. These are not fixed.</p> <p>The projected values of the selected performance indicator across scenarios including baseline are displayed on the y-axis.</p>
Drill Through	Not Applicable



Key Performance Indicator Projections across Scenarios (RAROC)



Key Performance Indicator Projections across Scenarios (SVA)

6.3.3 RAPM Analysis

Dashboard Tab Name	Performance
Report Level Filter	Not Applicable
Report Description	<p>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.</p> <p>The RAROC and SVA for composite, life and non-life business types are displayed as row items. The following are displayed as columns:</p> <ul style="list-style-type: none"> • Current month • Previous month • Month-on-Month (MoM) change • Previous year • Year-on-Year (YoY) change
Drill Through	<p>Level 1 (Life):</p> <p>Report Name: RAPM Analysis across Major Lines of Business</p> <p>Report Type: Tabular Report</p>

	<p>This graph shows the RAPM Analysis in percentage, for the major line of business for the time period and the business segment which was selected in the previous graph - RAPM Analysis.</p> <p>Click any one of the business segments in the RAPM Analysis chart. The tabular report of RAPM across Major Lines of Business is displayed.</p> <p>Level 2 (Life):</p> <p>Report Name: RAPM Analysis across Standard Lines of Business</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>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.</p> <p>Level 3 (Life):</p> <p>Report Name: RAPM Analysis across Product Types</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Level 4 (Life):</p> <p>Report Name: RAPM Analysis across Products</p>
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	<p>Report Type: Tabular Report</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Level 1 (Non-Life):</p> <p>Report Name: RAPM Analysis across Lines of Business</p> <p>Report Type: Tabular Report</p> <p>This graph shows the RAPM Analysis in percentage, for line of business for the time period, the business segment which was selected in the previous graph - RAPM Analysis.</p> <p>Click any one of the business segments in the RAPM Analysis chart. The tabular report of RAPM across Lines of Business is displayed.</p> <p>Level 2 (Non-Life):</p> <p>Report Name: RAPM Analysis across Product Types</p> <p>Report Type: Tabular Report</p> <p>This graph shows the RAPM Analysis in percentage, for the product types which was selected in the previous graph - RAPM Analysis across Lines of Business.</p> <p>Click any one of the business segment in the RAPM Analysis across Lines of Business chart. The tabular report of RAPM across Product Types is displayed.</p> <p>Level 3 (Non-Life):</p> <p>Report Name: RAPM Analysis across Products</p> <p>Report Type: Tabular Report</p> <p>This graph shows the RAPM Analysis in percentage, for all the products which comes under the product type which</p>
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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.

RAROC
Current Month : Feb-12

Risk-Adjusted Return On Capital	Current Month	Previous Month	MoM Change	Previous Year	YoY change
Composite	8.8000%	7.0000%	25.7143%	5.3000%	66.0377%
Life	9.2000%	7.4000%	24.3243%	5.5000%	67.2727%
Non-Life	9.8000%	7.8000%	25.6410%	5.9000%	66.1017%

[Refresh](#) - [Print](#) - [Export](#)

SVA
Current Month : Feb-12

Amount in Millions Euro

Risk-Adjusted Performance Measure	Current Month	Previous Month	MoM Change	Previous Year	YoY change
Composite	590.63	472.50	25.0000%	354.38	66.6667%
Life	163.82	131.05	25.0000%	98.29	66.6667%
Non-Life	426.81	341.45	25.0000%	256.09	66.6667%

[Refresh](#) - [Print](#) - [Export](#)

RAPM Analysis

6.3.4 Best & Worst Products by RAROC & SVA

Dashboard Tab Name	Performance
Report Level Filter	Not Applicable

Report Description	<p>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.</p> <p>The first tabular report displays the 'Top N*'products having the highest and lowest RAROC as row items. The RAROC value and % change over previous month are reported in columns.</p> <p>The second tabular report displays the Top N products having the highest and lowest SVA as row items. The SVA value and % change over previous month is reported in columns.</p> <p>Note: *Count "N" can be selected from the drop-down.</p>
Drill Through	Not Applicable

Amount in Euro

Products	RAROC (%)	MoM Change	Products	SVA	MoM Change
Top 5 Products			Top 5 Products		
Weather Insurance	0.0130	18.1818 ▲	Weather Insurance	16,519,891.70	25.0000 ▲
Shopkeepers Policy	0.0130	30.0000 ▲	Wholesalers and Manufacturers Insurance	12,623,074.48	25.0000 ▲
Traffic Accident Policy	0.0120	33.3333 ▲	Personal Accident Policy	11,325,043.69	25.0000 ▲
Sheep and Goat Insurance	0.0120	20.0000 ▲	Extended Warranty Policy	10,600,984.53	25.0000 ▲
Retiree Medical Benefits	0.0120	33.3333 ▲	Bankers Indemnity Policy	10,559,452.67	25.0000 ▲
Office Package Policy	0.0120	33.3333 ▲	Bottom 5 Products		
National SSI linked Health Policy	0.0120	33.3333 ▲	Limited Endowment Assurance	1,016,821.22	25.0000 ▲
Medicaid Policy	0.0120	33.3333 ▲	Children policy	1,064,312.07	25.0000 ▲
Bottom 5 Products			Builder's All Risk	1,168,885.66	25.0000 ▲
Limited Term Assurance	0.0010	0.0000 ▲	Inc Life - Hospital Cash	1,171,411.17	25.0000 ▲
Limited Endowment Assurance	0.0010	0.0000 ▲	Extended Term Assurance	1,502,903.42	25.0000 ▲
Inc Life - Smart Pension	0.0010	0.0000 ▲	Refresh - Print - Export		
Inc Life - Flexi Smart Insurance	0.0010	0.0000 ▲			
Crop Insurance	0.0010	0.0000 ▲			
Builder's All Risk	0.0010	0.0000 ▲			
Unit Linked Endowment Assurance	0.0010	0.0000 ▲			
Aqua Insurance	0.0010	0.0000 ▲			
Refresh - Print - Export					

Best and Worst Products by RAROC and SVA

6.3.5 RAPM Component Analysis – Life

Dashboard Tab Name	Performance
Report Level Filter	Not Applicable
Report Description	<p>This displays the various RAPM components across time for Life business in the form of a tabular report.</p> <p>The RAPM components are displayed as expandable row items. At the first level, all components are grouped as:</p> <ul style="list-style-type: none"> • Income • Expenses • Net Insurance Benefits & Claims • Provisions • Allocated Capital <p>Each of the above except allocated capital is expandable to the individual components.</p> <p>The time periods displayed as columns include:</p> <ul style="list-style-type: none"> • Current month • Previous month • Same month in the preceding year • Year-to-Date <p>The values for each component are displayed for the Life business for each time period in the columns.</p>
Drill Through	<p>Level 1:</p> <p>Report Name: RAPM Component Analysis across Standard Lines of Business</p> <p>Report Type: Tabular Report</p> <p>This report shows the RAPM Component Analysis across time period for Life business segment and the component selected in the previous graph -RAPM Component Analysis – Life.</p> <p>Click any one of the business segments in the RAPM Component Analysis - Life chart. The graph of RAPM Component across Lines of Business is displayed in a tabular format.</p> <p>Lines of business for the selected component are displayed as row items. The time periods displayed as columns include:</p>

	<ul style="list-style-type: none"> ▪ Current Month ▪ Previous Month ▪ Month-on-Month Change ▪ Previous Year ▪ Year-on-Year Change ▪ Year-to-Date <p>The value of the selected RAPM component is displayed in each column for each LOB.</p> <p>Level 2:</p> <p>Report Name: RAPM Component Analysis across Product Type.</p> <p>Report Type: Tabular Report</p> <p>This report 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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Level 3:</p> <p>Report Name: RAPM Component Analysis across Product</p> <p>Report Type: Tabular Report</p> <p>This report shows the RAPM Component Analysis across all products falling under the product type selected in the previous graph -RAPM Component Analysis across Product Type.</p> <p>Click any one of the business segments in the RAPM</p>
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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.

		Amount in Millions Euro			
		2/15/2012	1/15/2012	2/15/2011	YTD
Risk-Adjusted Return On Capital					
Income Total		8,409.68	1,876.60	1,862.50	112,891.84
Income	Investment Income	1,344.61	625.87	620.59	23,645.73
	Other Income	331.94	626.56	614.78	958.50
	Premium Income	6,733.13	624.17	627.14	88,287.60
Expenses Total		27.42	-0.00	-0.00	27.42
Expenses	Administrative Expenses	-0.00	-0.00	-0.00	-0.00
	Other Expenses	27.42			27.42
Net Insurance Benefits & Claims Total		-0.00	-0.00	-0.00	-0.00
Net Insurance Benefits & Claims	Claims & Benefits Paid	-0.00	-0.00	-0.00	-0.00
	Less: Claim Recoveries from Re-insurance	-0.00	-0.00	-0.00	-0.00
	claim Expenses and LAE	-0.00	-0.00	-0.00	-0.00
Provisions Total		32,758.93	244.23	237.21	396,037.65
Provisions	Claim Provisions	32,619.11	80.83	78.57	392,398.98
	Impairment Provisions	26.71	83.97	79.43	1,328.18
	Other Provisions	113.12	79.42	79.21	2,310.49
Allocated Capital Total		100,755.00	784.37	812.00	1,218,472.47
Allocated Capital	Allocated Capital	100,755.00	784.37	812.00	1,218,472.47

RAPM Component Analysis-Life

The pictorial representation of the drill down is as follows:

Level 1

Risk-Adjusted Performance Measure	Current Month	Previous Month	MoM Change	Previous Year	YoY Change	YTD
Death - Accepted Reinsurance	911.07	111.24	7.1900%	123.32	6.3877%	15,227.57
Disability - Accepted Reinsurance	866.18	113.70	6.6183%	110.56	6.8348%	14,411.92
Savings - Accepted Reinsurance	890.18	128.42	5.9316%	119.68	6.4380%	15,095.63
Survival - Accepted Reinsurance	868.22	118.24	6.3426%	114.14	6.6068%	14,576.81
Annuities Stemming from Non-life - SLT Health Insurance	502.11	59.86	7.3886%	50.32	8.9775%	7,951.38
Death - Index-Linked and Unit-Linked Life Insurance	2,675.69	379.13	6.0574%	346.88	6.7135%	44,983.03
Disability - Index-Linked and Unit-Linked Life Insurance	890.36	126.99	6.0112%	109.52	7.1298%	14,836.58
Savings - Index-Linked and Unit-Linked Life Insurance	448.15	55.09	7.1348%	55.19	7.1197%	7,363.44
Survival - Index-Linked and Unit-Linked Life Insurance	467.80	59.09	6.9173%	55.10	7.4896%	7,645.17
Death - Life Insurance With Profit Participation	2,596.72	346.88	6.4860%	343.27	6.5647%	43,561.56
Disability - Life Insurance With Profit Participation	1,462.90	168.83	7.6650%	178.30	7.2048%	23,859.87
Savings - Life Insurance With Profit Participation	2,292.13	267.82	7.5583%	296.26	6.7369%	37,829.61
Survival - Life Insurance With Profit Participation	439.17	51.65	7.5024%	54.49	7.0593%	7,197.74
Death - Other Life Insurance	4,859.38	621.92	6.8135%	622.80	6.8025%	80,722.75
Disability - Other Life Insurance	883.76	125.64	6.0341%	117.28	6.5357%	14,927.35
Savings - Other Life Insurance	487.71	54.45	7.9571%	57.83	7.4335%	7,893.86
Survival - Other Life Insurance	501.74	50.40	8.9552%	59.19	7.4763%	8,046.29

RAMP Component Analysis across Lines of Business

Level 2

Risk-Adjusted Return On Capital	Current Month	Previous Month	Previous Year	MoM Change	YoY Change
Endowment	911.07	111.24	123.32	718.9979	638.7667

RAPM Component Analysis across product Type

Level 3

Risk-Adjusted Return On Capital	Current Month	Previous Month	Previous Year	MoM Change	YoY Change
Term Assurance Product 1	460.28	57.82	63.97	696.0565%	619.4995%
Term Assurance Product 2	447.83	63.69	53.28	603.1843%	740.4481%

RAPM Component Analysis across Product

6.3.6 RAPM Component Analysis - Non Life

Dashboard Tab Name	Performance
Report Level Filter	Not Applicable
Report Description	<p>This consists of various RAPM components across time for Non-Life business in a tabular report form.</p> <p>The RAPM components are displayed as expandable row items. At the first level, all components are grouped as:</p> <ul style="list-style-type: none"> ▪ Income ▪ Expenses ▪ Provisions ▪ Allocated Capital ▪ Net Insurance Benefits & Claims <p>Each of the above except allocated capital is expandable to its individual components.</p> <p>The time periods displayed as columns include:</p> <ul style="list-style-type: none"> ▪ Current month ▪ Preceding month ▪ Same month in the preceding year ▪ Year-to-Date <p>The values for each component are displayed for the Non-Life business for each time period in the columns.</p>

<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: RAPM Component Analysis across Lines of Business</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>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.</p> <p>Lines of business for the selected component are displayed as row items. The time periods displayed as columns include:</p> <ul style="list-style-type: none"> ▪ Current Month ▪ Previous Month ▪ Month-on-Month Change ▪ Previous Year ▪ Year-on-Year Change ▪ Year-to-Date <p>The value of the selected RAPM component is displayed in each column for each LOB.</p> <p>Level2:</p> <p>Report Name: RAPM Component Analysis across Product Type</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>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 is displayed in a tabular format.</p> <p>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</p>
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	<p>the selected RAPM component is displayed in each column for each product type.</p> <p>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.</p> <p>Level 3:</p> <p>Report Name: RAPM Component Analysis across Product</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>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 is displayed in a tabular format.</p> <p>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.</p> <p>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.</p>
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Amount in Millions Euro

		2/15/2012	1/15/2012	2/15/2011	YTD
Risk-Adjusted Return On Capital					
Income Total		10,047.35	9,621.13	9,578.18	125,479.62
Income	Investment Income	537.84	1,598.81	1,606.01	7,800.80
	Other Income	5,020.75	6,428.94	6,377.25	64,324.49
	Premium Income	4,488.75	1,593.38	1,594.92	53,354.33
Expenses Total		71.22	-0.00	-0.00	4,844.34
Expenses	Administrative Expenses	-0.00	-0.00	-0.00	4,701.90
	Other Expenses	71.22			142.44
Net Insurance Benefits & Claims Total		-0.00	-0.00	-0.00	40,042.45
Net Insurance Benefits & Claims	Claims & Benefits Paid	-0.00	-0.00	-0.00	-0.00
	Less: Claim Recoveries from Re-insurance	-0.00	-0.00	-0.00	-0.00
	claim Expenses and LAE	-0.00	-0.00	-0.00	40,042.45
Provisions Total		22,471.98	1,264.33	1,250.21	260,394.34
Provisions	Claim Provisions	21,746.07	207.99	209.57	250,967.37
	Impairment Provisions	17.81	211.91	210.17	417.23
	Other Provisions	75.41	210.19	210.97	1,079.77
	Provisions	632.69	634.24	619.50	7,929.97
Allocated Capital Total		67,169.77	2,042.21	2,093.07	776,594.19
Allocated Capital	Allocated Capital	67,169.77	2,042.21	2,093.07	776,594.19

RAPM Component Analysis - Non Life

6.3.7 RAPM Analysis by Legal Entities

Dashboard Name	Tab	Performance
Report Level Filter		Not Applicable

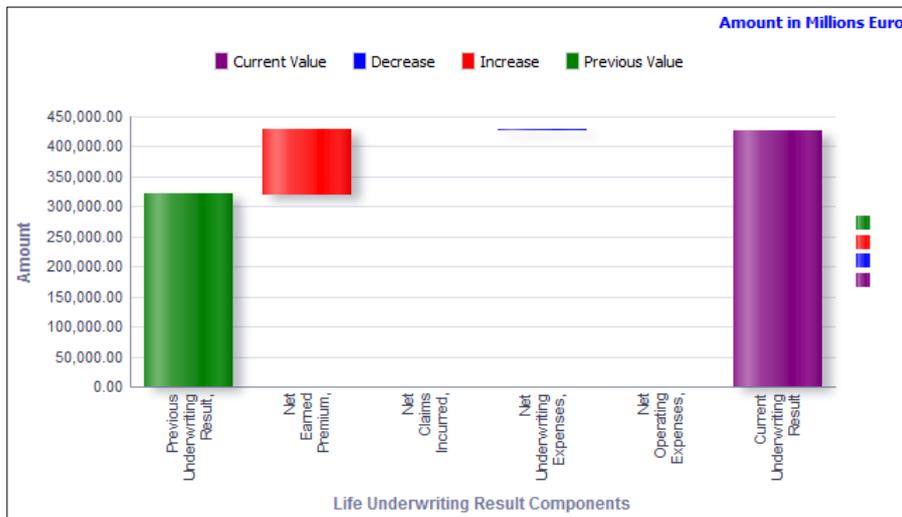
<p>Report Description</p>	<p>The report is a combination of line and column chart with slider functionality to display time periods.</p> <p>Time periods displayed in slider format include:</p> <ul style="list-style-type: none"> ▪ Current Month ▪ Immediately Preceding Month ▪ Same Month in the Immediately Preceding Year <p>The 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 filters i.e. the legal entities reporting to the selected entity. This report will display multiple legal entities in case of a consolidated Run. In case of Solo Run it displays only the selected legal entity.</p> <p>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.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: RAPM Analysis by Legal Entities across Lines of Business</p> <p>Report Type: combination of line and column chart</p> <p>Lines of business of the selected legal entity are displayed on the x-axis.</p> <p>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 a line chart. Only the line markers are displayed; the line is not displayed.</p> <p>The following parameters selected in the RAPM Analysis by Legal Entities report are displayed for informational purposes:</p> <ul style="list-style-type: none"> ▪ Legal Entity (the report level selection, not the page level filter) ▪ Date ▪ Run ▪ Time Period



RAPM Analysis by Legal Entities

6.3.8 Life Underwriting Result

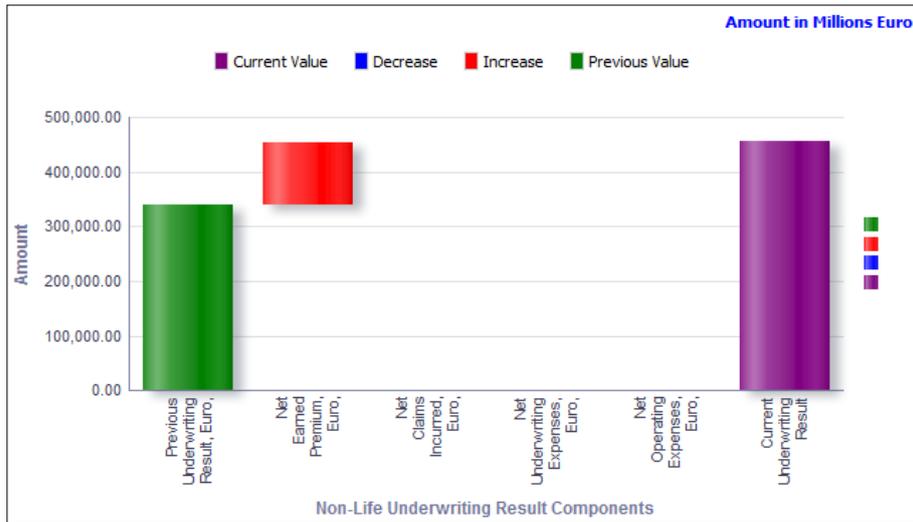
Dashboard Tab Name	Performance
Report Level Filter	Not Applicable
Report Description	<p>This report displays the underwriting result and its components for life business across time. The waterfall chart with slider functionality displays time periods.</p> <p>Time periods displayed in slider format include:</p> <ul style="list-style-type: none"> ▪ Current Month ▪ Immediately Preceding Month ▪ Same Month in the Immediately Preceding Year <p>Underwriting result and its components are displayed on the x-axis. This begins with the underwriting result in the previous year (green), the change in each component in the current year (increases are marked in blue, decreases are marked in red) and finally the current underwriting result. Amounts are displayed on the y-axis.</p>
Drill Through	Not Applicable



Life Underwriting Result

6.3.9 Non-Life Underwriting Result

Dashboard Tab Name	Performance
Report Level Filter	Not Applicable
Report Description	<p>This report displays the underwriting result and its components for the non-life business across time. The waterfall chart with slider functionality displays time periods.</p> <p>The time periods displayed in slider format include:</p> <ul style="list-style-type: none"> ▪ Current Month ▪ Immediately Preceding Month ▪ Same Month in the Immediately Preceding Year <p>Underwriting result and its components are displayed on the x-axis. This begins with the underwriting result in the previous year (green), the change in each component in the current year (increases are marked in blue, decreases are marked in red) and finally the current underwriting result. Amounts are displayed on the y-axis.</p>
Drill Through	Not Applicable



Non-Life Underwriting Result

6.3.10 Life Underwriting Result across Dimensions

Dashboard Name	Performance
Report Level Filter	<ul style="list-style-type: none"> ▪ Legal Entity ▪ Geography ▪ Line of Business ▪ Product Type
Report Description	<p>This report displays the underwriting result and its components for the life business across time and other dimensions in a tabular format.</p> <p>The members of the selected dimension are displayed as row items. The drill is available over Time Period. The underwriting result is displayed across 2 current 12-month periods and the forecast periods which are part of an organization's planning (forecast) horizon as columns. The forecast periods are not fixed.</p>

Drill Through	<p>Level 1:</p> <p>Report Name: Life Underwriting Result across Dimensions - Component Analysis</p> <p>Report Type: Tabular Report</p> <p>The members of the selected dimension are displayed as row items. The underwriting result and its component values are displayed as columns. The components are not fixed and may change from one organization to another.</p> <p>The following parameters selected in the Life Underwriting Result across Dimensions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Dimension
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Amount in Millions Euro

Dimension	Actual Underwriting Result		Projected Underwriting Result		
	Previous Year	Current Year	One Year Projected	Two Years Projected	Three Years Projected
Endowment	2,528.01	2,475.07	2,371.54	2,376.86	3,862.74
Endowment Assurance	3,187.72	1,760.87	3,458.22	3,618.43	1,835.11
Health Insurance	3,230.16	2,797.16	2,011.19	3,091.93	2,462.95
Term Assurance	3,664.72	3,956.33	1,569.98	1,269.60	981.24
Whole Life	1,158.93	2,774.10	2,482.44	3,336.20	2,354.54
Grand Total	13,769.54	13,763.54	2,371.54	2,376.86	3,862.74

Life Underwriting Result across Dimensions

6.3.11 Non-Life Underwriting Result across Dimensions

Dashboard Name	Tab	Performance
Report Level Filter		<ul style="list-style-type: none"> ▪ Legal Entity ▪ Geography ▪ Line of Business ▪ Product Type

Report Description	<p>This report displays the underwriting result and its components for the non-life business across time and other dimensions in a tabular format.</p> <p>The members of the selected dimension are displayed as row items. The drill is available over Time Period. The underwriting result is displayed across 2 current 12-month periods and the forecast periods which are part of an organization's planning (forecast) horizon as columns. The forecast periods are not fixed.</p>
Drill Through	<p>Level 1:</p> <p>Report Name: Non-Life Underwriting Result across Dimensions - Component Analysis</p> <p>Report Type: Tabular Report</p> <p>The members of the selected dimension are displayed as row items. The underwriting result and its component values are displayed as columns. The components are not fixed and may change from one organization to another.</p> <p>The following parameters selected in the Non-Life Underwriting Result across Dimensions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Dimension

Amount in Millions Euro

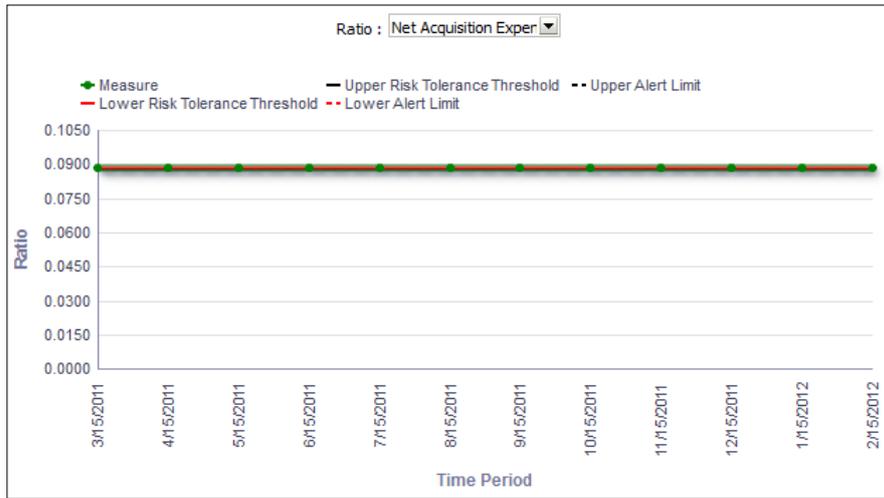
Dimension	Actual Underwriting Result		Projected Underwriting Result		
	Previous Year	Current Year	One Year Projected	Two Years Projected	Three Years Projected
Commercial Line Insurance	2,094.03	799.17	1,884.49	672.57	2,263.74
Industrial Line Insurance	1,314.83	1,271.33	2,294.02	2,931.73	3,617.78
Miscellaneous Insurance	3,078.28	2,787.12	3,153.17	1,730.91	905.28
Personal Line Insurance	1,359.38	3,725.67	773.87	2,798.60	2,716.35
Rural Line Insurance	2,479.32	1,290.94	1,890.19	1,220.39	2,375.78
Grand Total	10,325.84	9,874.22	1,884.49	672.57	2,263.74

Non-Life Underwriting Result across Dimensions

6.3.12 Ratio Trend Analysis – Life

Dashboard Name	Tab	Performance
Report Level Filter	Applicable over following measures: <ul style="list-style-type: none">• Net Acquisition Expense Ratio• Net Administrative Expense Ratio• Gross Operating Expense Ratio• Net Operating Expense Ratio• Lapse Ratio• Return on Equity• RAROC	

<p>Report Description</p>	<p>This report compares each selected life underwriting ratio with the upper and lower alert limits and risk tolerance thresholds that have been specified against it in the form of a graphical chart. Additionally alerts are displayed on breach of the limit and risk tolerance levels.</p> <p>The trailing 12-month time period is displayed on the x-axis, while the following are displayed on the y-axis:</p> <ul style="list-style-type: none"> • <Selected Ratio> • Lower Alert Limit • Lower Risk Tolerance Threshold • Upper Alert Limit • Upper Risk Tolerance Threshold <p>Alerts are displayed on the breach of the alert limit (Amber) or risk tolerance threshold (Red), both upper and lower.</p> <p>a) If only the lower alert limit is breached and not the lower risk tolerance threshold, the alert text is displayed as follows:</p> <p><Selected Ratio>, <value>, has exceeded the Lower Alert Limit, <value>, by < [(limit – ratio) / limit] %></p> <p>b) If only the upper alert limit is breached and not the upper risk tolerance threshold, the alert text is displayed as follows:</p> <p><Selected Ratio>, <value>, has exceeded the Upper Alert Limit, <value>, by < [(ratio – limit) / limit] %></p> <p>c) If the upper risk tolerance threshold is breached, the alert text is displayed as follows:</p> <p><Selected Ratio>, <value>, has breached the Lower Risk Tolerance Threshold, <value>, by < [(threshold – ratio) / threshold] %></p> <p>d) If the upper risk tolerance threshold is breached, the alert text is displayed as follows:</p> <p><Selected Ratio>, <value>, has breached the Upper Risk Tolerance Threshold, <value>, by < [(ratio – threshold) / threshold] %></p>
<p>Drill Through</p>	<p>Not Applicable</p>

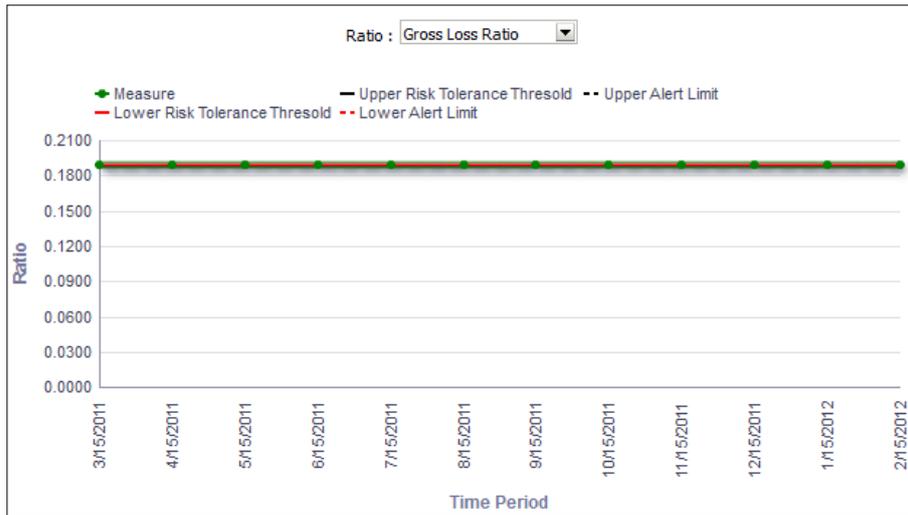


Ratio Trend Analysis - Life

6.3.13 Ratio Trend Analysis - Non-Life

Dashboard Name	Tab	Performance
Report Level Filter	Applicable over following measures: <ul style="list-style-type: none"> • Gross Loss Ratio • Net Loss Ratio • Reinsurance Loss Ratio • Net Expense Ratio • Net Combined Ratio • Return on Equity • RAROC 	

<p>Report Description</p>	<p>The report compares each selected non-life underwriting ratio with the upper and lower alert limits and risk tolerance thresholds that have been specified against it in the form of a graphical chart. Alerts are displayed on breach of the limit and risk tolerance levels.</p> <p>Trailing 12-month time period is displayed on the x-axis, while the following are displayed on the y-axis:</p> <ul style="list-style-type: none"> • <Selected Ratio> • Lower Alert Limit • Lower Risk Tolerance Threshold • Upper Alert Limit • Upper Risk Tolerance Threshold <p>Additionally, alerts are displayed on the breach of the alert limit (in Amber color) or risk tolerance threshold (in Red color), both upper and lower.</p> <p>a) If only the lower alert limit is breached and not the lower risk tolerance threshold, the alert text is displayed as follows:</p> <p><Selected Ratio>, <value>, has exceeded the Lower Alert Limit, <value>, by < [(limit – ratio) / limit] %></p> <p>b) If only the upper alert limit is breached and not the upper risk tolerance threshold, the alert text is displayed as follows:</p> <p><Selected Ratio>, <value>, has exceeded the Upper Alert Limit, <value>, by < [(ratio – limit) / limit] %></p> <p>c) If the upper risk tolerance threshold is breached, the alert text is displayed as follows:</p> <p><Selected Ratio>, <value>, has breached the Lower Risk Tolerance Threshold, <value>, by < [(threshold – ratio) / threshold] %></p> <p>d) If the upper risk tolerance threshold is breached, the alert text is displayed as follows:</p> <p><Selected Ratio>, <value>, has breached the Upper Risk Tolerance Threshold, <value>, by < [(ratio – threshold) / threshold] %></p>
<p>Drill Through</p>	<p>Not Applicable</p>



Ratio Trend Analysis - Non-Life

6.3.14 Investment Performance by Valuation Methods

Dashboard Name	Tab	Performance
Report Level Filter		Business Type
Report Description	<p>This column chart report displays the asset values by valuation methods and across time.</p> <p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The asset valuation methods are displayed on the x-axis. The asset values are displayed as columns on the y-axis across time periods.</p>	

Drill Through	<p>Level 1:</p> <p>Report Name: Investment Performance by Valuation Methods across Asset Classes</p> <p>Report Type: Column Chart</p> <p>The asset classes are displayed on the x-axis. The asset values are displayed as columns on the y-axis across time periods.</p> <p>The following parameters selected in the Investment Performance by Valuation Methods report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Business Type • Valuation Method <p>Level 2</p> <p>Report Name: Investment Performance by Valuation Methods across Assets</p> <p>Report Type: Column Chart</p> <p>Assets are displayed on the x-axis. The asset values are displayed as columns on the y-axis across time periods.</p> <p>The selected Asset Class is displayed for informational purposes, in addition to the parameters displayed as part of the Investment Performance by Valuation Methods across Asset Classes.</p>
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Investment Performance by Valuation Methods

6.3.15 Expense Analysis by Sales Channel

Dashboard Tab Name	Performance
Report Level Filter	Business Type
Report Description	<p>This column chart report displays the break-up of key expenses across time periods for a selected business type. The stacked column chart with slider functionality to display time periods.</p> <p>Time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Sales channels are displayed on the x-axis. Expenses are displayed on the y-axis in the form of column chart stacked over its components.</p>
Drill Through	Not Applicable



Expense Analysis by Sales Channel

6.4 Capital Adequacy

This tab shows the Capital Requirement information elements like SCR, MCR, 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.

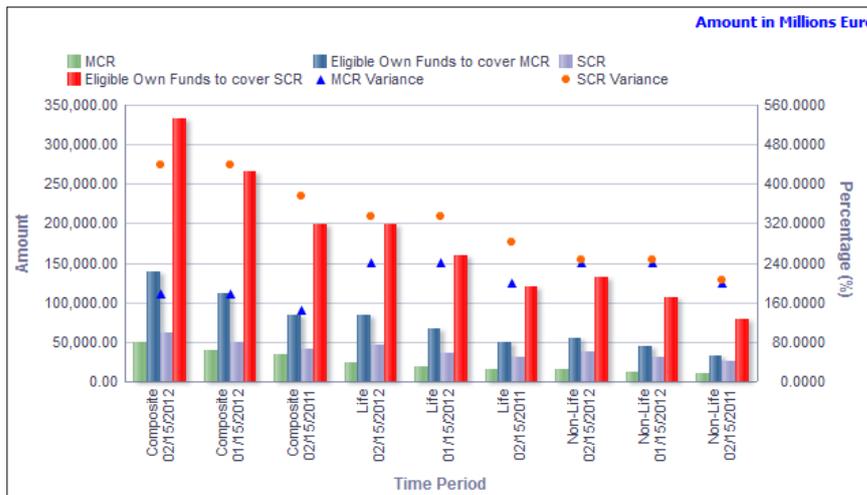
2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

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

- [Consolidated Capital Adequacy](#)
- [Required Capital](#)
- [Breakup of Solvency Capital Requirement](#)
- [Standard Formula vs. Internal Model SCR](#)
- [Required Capital under Stress Scenario](#)
- [Economic Capital Reconciliation](#)
- [SCR Analysis](#)
- [Capital Adequacy across Legal Entities](#)
- [Capital Ratio Trend Analysis](#)
- [Required Capital Projections across Scenarios](#)

6.4.1 Consolidated Capital Adequacy

Dashboard Tab Name	Capital Adequacy
Report Level Filters	Not Applicable
Report Description	<p>In this report, the required capital is compared with the eligible own funds and the variance is displayed across business types and time period. This is a combination of Line and Column Chart. Time periods and business types are displayed on the x-axis. The time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The required capital and eligible own fund amounts for both SCR and Minimum Capital Requirement (MCR) are displayed as columns on the primary y-axis. SCR and MCR Variance are displayed on the secondary y-axis in the form of line chart.</p>
Drill Through	Not Applicable

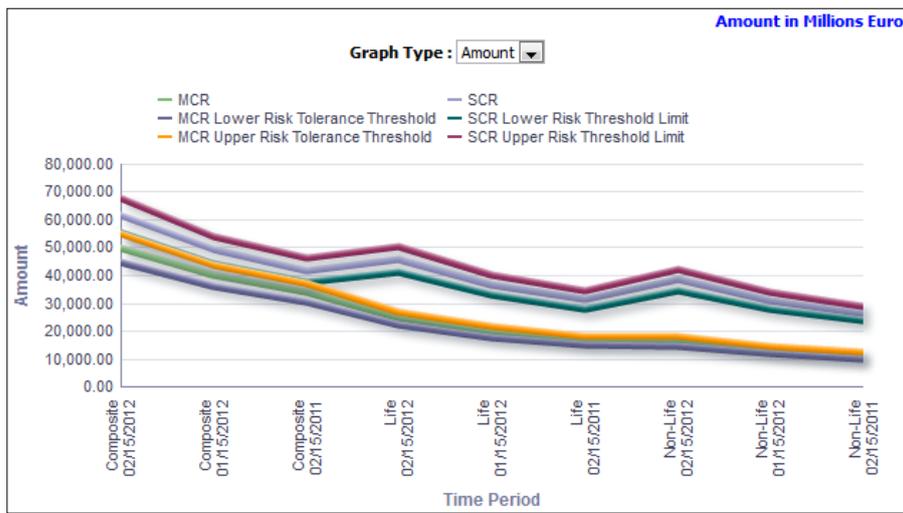


Consolidated Capital Adequacy

6.4.2 Required Capital

Dashboard Tab Name	Capital Adequacy
Report Level Filters	Not Applicable
Report Name	Required Capital
Report Description	<p>This report displays the capital elements across business types and time and compares them across risk thresholds. This is a Line Chart report.</p> <p>Time periods and business types are displayed on the x-axis. The time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>If Graph Type is selected as Amount from the drop down list, the following measures are displayed:</p> <ul style="list-style-type: none"> • MCR • MCR Lower Risk Tolerance Threshold • MCR Upper Risk Tolerance Threshold • SCR • SCR Lower Risk Threshold Limit • SCR Upper Risk Threshold Limit <p>If Graph Type is selected as Ratio from the drop down list, the following measures are displayed:</p> <ul style="list-style-type: none"> • MC Ratio

	<ul style="list-style-type: none"> • MC Ratio Lower Risk Threshold Limit • MC Ratio Upper Risk Threshold Limit • SC Ratio • SC Ratio Lower Risk Threshold Limit • SC Ratio Upper Risk Threshold Limit
Drill Through	Not Applicable

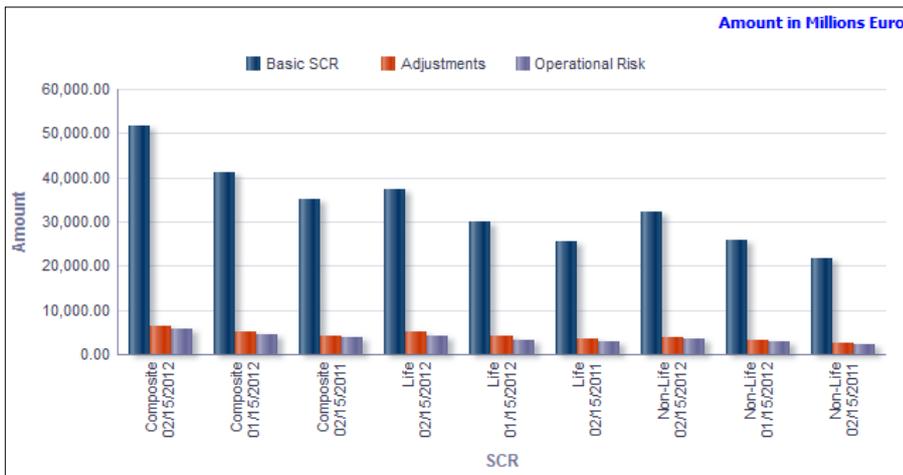


Required Capital

6.4.3 Break-Up of Solvency Capital Requirement

Dashboard Tab Name	Capital Adequacy
Report Level Filters	Not Applicable
Report Name	Required Capital
Report Description	<p>This report displays the components of the SCR across business types and time in a column chart form.</p> <p>The components include:</p> <ul style="list-style-type: none"> ▪ Basic SCR ▪ Adjustments ▪ Operational Risk <p>The time periods and business types are displayed on the x-axis. The Time periods displayed include:</p>

	<ul style="list-style-type: none"> ▪ Current Month ▪ Preceding Month ▪ Same Month in the Preceding Year <p>SCR components are displayed on the y-axis as columns.</p> <p>This report is generated for the entity selected in the prompt and for the composite business segment.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Consolidated Capital Adequacy across Risk Categories</p> <p>Report Type: Combination of Line and Column Chart</p> <p>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.</p> <p>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.</p> <hr/> <p>NOTE: This drill down is available only by clicking the component Basic SCR</p> <hr/> <p>Risk categories for the Basic SCR are displayed on the x-axis. These include:</p> <ul style="list-style-type: none"> ▪ Market Risk ▪ Counterparty Default Risk ▪ Life Underwriting Risk ▪ Health Underwriting Risk ▪ Non-Life Underwriting Risk ▪ Intangible Asset Risk <p>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.</p>

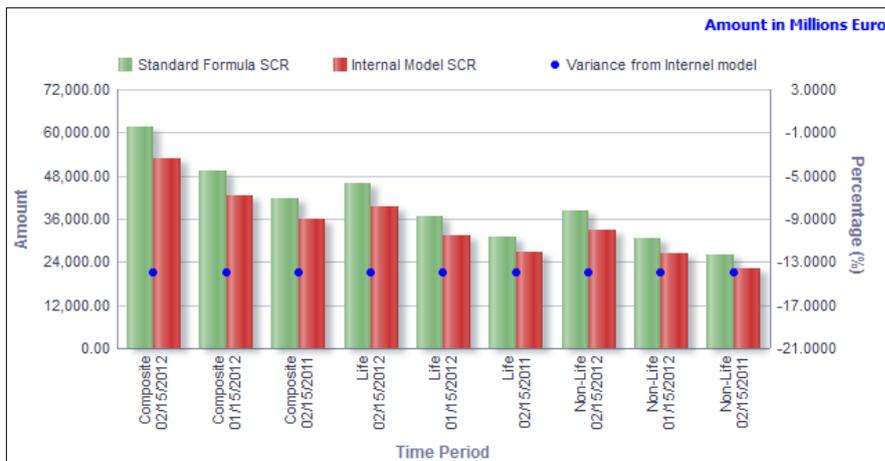


Break-Up of Solvency Capital Requirement

6.4.4 Standard Formula vs. Internal Model SCR

Dashboard Tab Name	Capital Adequacy
Report Level Filters	Not Applicable
Report Description	<p>This report that compares SCR calculated using Standard Formula and Internal Model and reports the variance across business types and time periods. This is a combination of a line chart and column chart. Time periods and business types are displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The SCR amount under Standard and Internal Model are displayed as columns on the primary y-axis. The variance from Internal Model is displayed in the form of a line on the secondary y-axis. Only the line markers are displayed and not the line.</p>
Drill Through	<p>Level 1: Report Name: Standard Formula vs. Internal Model SCR across Risk Categories Report Type: Combination of Line chart and Column chart Risk categories are displayed on the x-axis</p> <p>The SCR amount under Standard and Internal Model are displayed as columns on the primary y-axis. The variance from Internal Model is displayed in the form of a line on the secondary y-axis.</p>

	<p>The following parameters selected in the Standard Formula Vs. Internal Model SCR report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type
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Standard Formula vs. Internal Model SCR

6.4.5 Required Capital under Stress Scenario

Dashboard Tab Name	Capital Adequacy
Report Level Filters	Stress Scenario
Report Description	<p>This report is a combination of Line Chart and Column Charts. A slider functionality displaying time periods has been incorporated. The time periods include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The first column chart displays the MCR and SCR across business types for the selected 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 of a line. Only the line markers are displayed. Similarly the second chart displays the MC Ratio and SC Ratio across business types for</p>

	<p>the selected 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 of a line. Only the line markers are displayed.</p>
Drill-through On	Business Type
Drill Through	<p>Level 1: (for Capital Requirement) Report Name: Required Capital under Stress Scenario across SCR Components Report Type: Column Chart On clicking SCR, the following components of SCR are displayed.</p> <ul style="list-style-type: none"> • Basic SCR • Adjustments • Operational Risk <p>The values for Net SCR and Gross SCR 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 a line. Only the line markers are displayed and not the line.</p> <p>The following parameters selected in the Required Capital under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Business Type • Time Period
	<p>Level 2: (for Capital Requirement) Report Name: Required Capital under Stress Scenario across Risk Categories Report Type: Column Chart Note: This drill-thru is available only on clicking the component Basic SCR. 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 a line. Only the line markers are displayed; the line is not displayed. In addition to the parameters displayed in Required Capital under Stress Scenario across SCR Components report, SCR Component is displayed for informational purposes.</p>
	Level 1: (for Capital Ratios)

Report Name: Required Capital under Stress Scenario across Risk Categories

Report Type: Column Chart

Net SC Ratio and Gross SC Ratio across Risk Categories (including Operational Risk) are displayed on the x-axis.

These include:

- Basic SCR
- Adjustments
- Operational Risk

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 terms of percentage on the secondary y-axis in the form of a line chart. Only the line markers are displayed and not the line.

The following parameters selected in the Required Capital under Stress Scenario report are displayed for informational purposes:

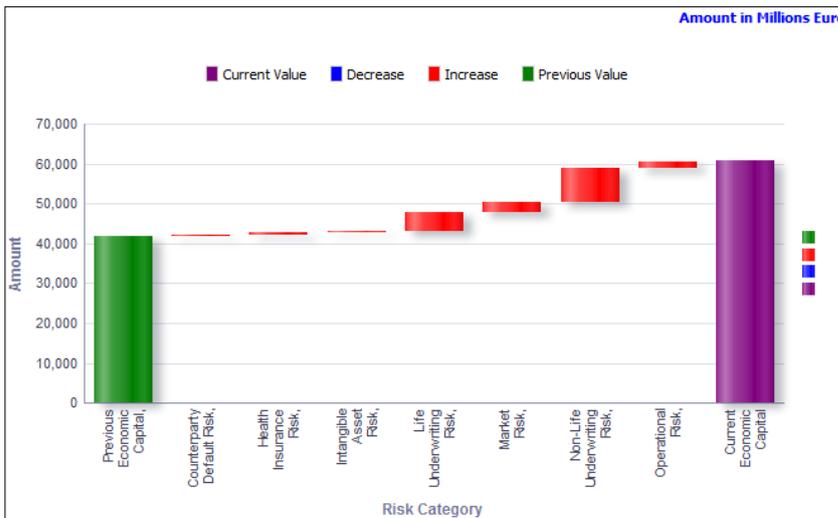
- Legal Entity
- Date
- Run
- Business Type
- Time Period



Required Capital under Stress Scenario

6.4.6 Economic Capital Reconciliation

Dashboard Name	Tab	Capital Adequacy
Report Level Filter	Business Type	
Report Description	<p>The report displays the change in the diversified economic capital of each risk category in the current period over the previous period in the form of a waterfall chart.</p> <p>Total economic capital and economic capital by each risk category are displayed on the x-axis. This begins with the total economic capital across risk categories in the previous year (green), the change in diversified 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.</p>	
Drill Through	Not Applicable	



Economic Capital Reconciliation

6.4.7 SCR Analysis

Dashboard Tab Name	Capital Adequacy
Report Level Filter	Not Applicable
Report Description	<p>This tabular report provides a detailed analysis of the SCR for the selected period and business type, across risk and sub-risk categories.</p> <p>The SCR components, risk categories and sub-risk categories are displayed as row items. The following are displayed in the form of columns:</p> <ul style="list-style-type: none"> • Undiversified SCR (in amount) • Diversification Effect (in amount) • Diversified SCR (in amount) • Capital Computation Methodology
Drill Through	Not Applicable

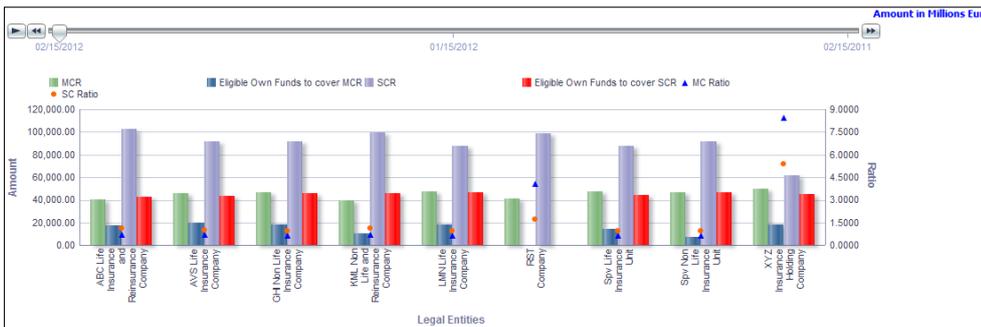
Amount in Millions Euro					
			Undiversified SCR	Diversification Effect	Diversified SCR
SCR Components		Capital Computation Methodology			
SCR					
Basic Solvency Capital Risk Total			53,140.07	9,628.21	43,511.86
Basic Solvency Capital Risk	Counterparty Default Risk	Standard Model	787.51	73.65	713.86
	Health Underwriting Risk	Standard Model	2,210.25	653.84	1,556.41
	Intangible Asset Risk	Standard Model	1,362.24	396.89	965.35
	Life Underwriting Risk	Standard Model	14,478.42	1,489.70	12,988.72
	Market Risk	Standard Model	8,203.19	3,656.33	4,546.86
	Non-Life Underwriting Risk	Standard Model	26,098.46	3,357.81	22,740.65
Operational Risk Total			5,721.37	0.90	5,720.47
Operational Risk		Standard Model	5,721.37	0.90	5,720.47

SCR Analysis

6.4.8 Capital Adequacy across Legal Entities

Dashboard Tab Name	Capital Adequacy
Report Level Filter	<p>Business Type: This is a drop down selection of the following options:</p> <ul style="list-style-type: none"> • Composite • Life • Non-Life
Report Description	<p>This tabular report is a combination of line and column chart.</p> <p>The legal entities are displayed on the x-axis. The time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Amounts for MCR, SCR, eligible own funds to cover SCR and MCR 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 points on the secondary y-axis.</p>
Drill Through	<p>Level 1:</p> <p>Report Name: Break-up of Capital Adequacy across Legal Entities by SCR Components</p> <p>Report Type: Combination of Line and Column Chart</p> <p>SCR Components are displayed on the x-axis. These include:</p> <ul style="list-style-type: none"> • Basic SCR • Adjustments • Operational Risk <p>The values for Net SCR and Gross SCR are displayed on the primary y-axis as columns. Net SC Ratio and Gross SC Ratio are displayed in the form of points on the secondary y-axis.</p> <p>The following parameters selected in the Capital Adequacy across Legal Entities report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Business Type • Time Period

Level 2:
Report Name: Break-up of Capital Adequacy across Legal Entities by Risk Categories
Report Type: Combination of Line and Column Chart
Note: This drill-thru is available only on clicking the component Basic SCR.
 Risk categories are displayed on the x-axis.
 The values for Net SCR and Gross SCR are displayed on the primary y-axis as columns. Net SC Ratio and Gross SC Ratio are displayed in the form of points on the secondary y-axis
 In addition to the parameters displayed in Break-up of Capital Adequacy across Legal Entities by SCR Components, SCR Component is displayed for informational purposes.

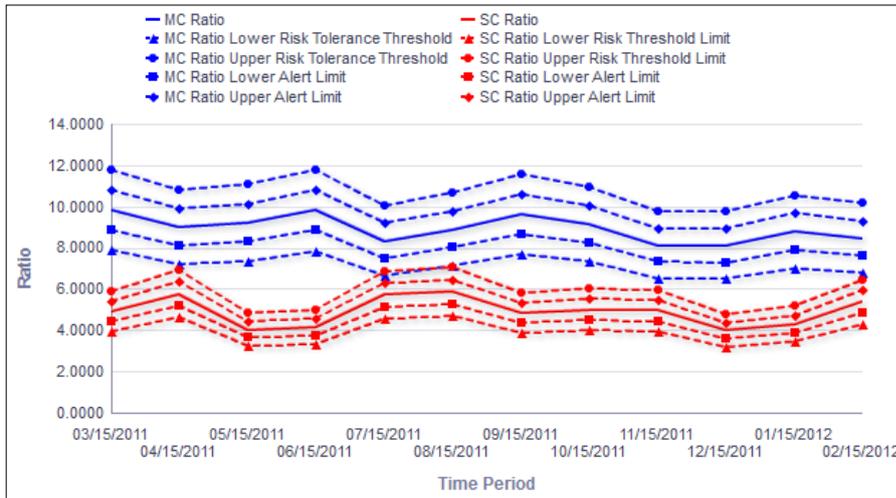


Capital Adequacy across Legal Entities

6.4.9 Capital Ratio Trend Analysis

Dashboard Name	Tab	Capital Adequacy
Report Level Filter		Business Type

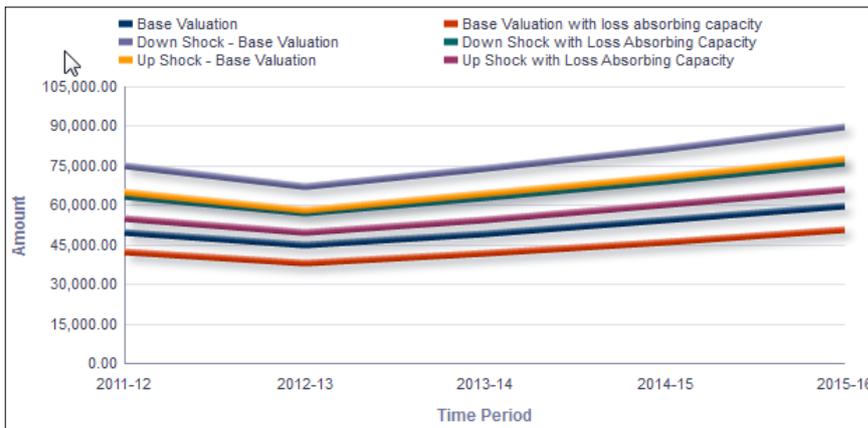
<p>Report Description</p>	<p>This line chart report displays a trend analysis of capital measures across a trailing 12-month period for each selected business type.</p> <p>The report includes upper and lower alert limits and risk tolerance thresholds.</p> <p>The trailing 12-month time period is displayed on the x-axis, while the following are displayed on the y-axis:</p> <ul style="list-style-type: none"> • MC Ratio • SC Ratio • Lower Alert Limit • Lower Risk Tolerance Threshold • Upper Alert Limit • Upper Risk Tolerance Threshold <p>Alerts are displayed on the breach of the alert limit (Amber) or risk tolerance threshold (Red), both upper and lower.</p> <p>a) If only the lower alert limit is breached, and not the lower risk tolerance threshold, the alert text is displayed as follows:</p> <p><Minimum / Solvency> Capital Ratio, <value>, has exceeded the Lower Alert Limit, <value>, by < [(limit – ratio) / limit] %></p> <p>b) If only the upper alert limit is breached, and not the upper risk tolerance threshold, the alert text is displayed as follows:</p> <p><Minimum / Solvency> Capital Ratio, <value>, has exceeded the Upper Alert Limit, <value>, by < [(ratio – limit) / limit] %></p> <p>c) If the lower risk tolerance threshold is breached, the alert text is displayed as follows:</p> <p><Minimum / Solvency> Capital Ratio, <value>, has breached the Lower Risk Tolerance Threshold, <value>, by < [(threshold – ratio) / threshold] %></p> <p>d) If the upper risk tolerance threshold is breached, the alert text is displayed as follows:</p> <p><Minimum / Solvency> Capital Ratio, <value>, has breached the Upper Risk Tolerance Threshold, <value>, by < [(ratio – threshold) / threshold] %></p>
<p>Drill Through</p>	<p>Not Applicable</p>



Capital Ratio Trend Analysis

6.4.10 Required Capital Projections across Scenarios

Dashboard Name	Tab	Capital Adequacy
Report Level Filter		<ul style="list-style-type: none"> Business Type Capital Requirement Type
Report Description		<p>This line chart reports projection of required capital</p> <p>The time periods are displayed on the x-axis. The forecast periods displayed are the time periods, which are part of an organization's planning (forecast) horizon. These are not fixed.</p> <p>MCR/SCR amount is displayed on the y-axis for each scenario including baseline.</p>
Drill Through		Not Applicable



Required Capital Projections across Scenarios

6.5 Own Funds

This Tab shows Own Fund details, their components, and Tier break up, Eligibility to cover SCR and MCR across time.

1. Click the **Own Funds** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

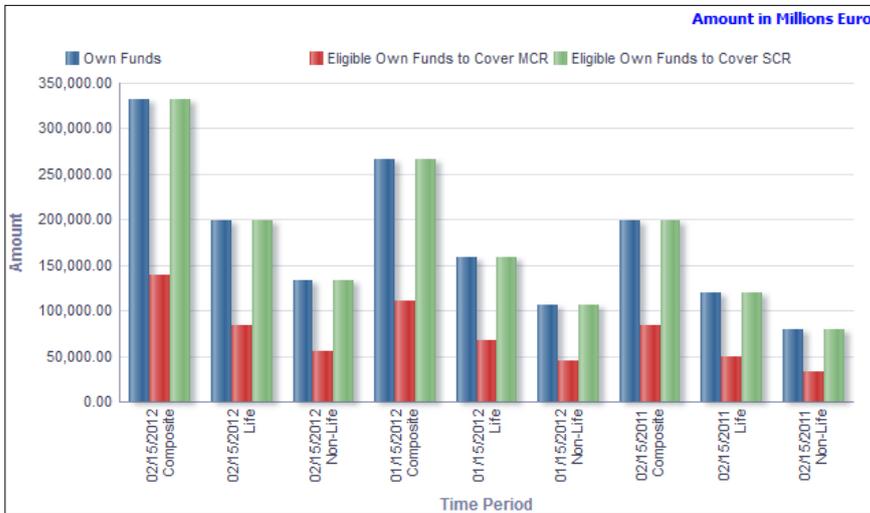
After clicking **Apply**, the following graphs or reports are generated:

- [Own Fund Analysis](#)
- [Own Fund Component Analysis](#)
- [Own Funds across Legal Entity](#)
- [Own Fund Trend Analysis](#)
- [Projected Own Funds](#)
- [Own Fund Projections across Scenarios](#)

6.5.1 Own Fund Analysis

Dashboard Tab Name	Own Funds
Report Level Filters	Not Applicable
Report Description	This report displays the Own Funds by eligibility across business type and time. This report is represented as a column chart. Time periods and business types are displayed on the x-axis.

	<p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The following are displayed as columns on the y-axis:</p> <ul style="list-style-type: none"> • Own Funds • Eligible Own Funds to Cover MCR • Eligible Own Funds to Cover SCR
<p>Drill Through</p>	<p>Level 1</p> <p>Report Name: Own Fund Analysis by Tiers</p> <p>Report Type: Column Chart</p> <p>Time periods and business types are displayed on the x-axis. The break-up of the selected Own Fund Eligibility by tiers is displayed as stacked columns on the y-axis. The following parameters selected in the Own Fund Analysis report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Own Fund Eligibility



Own Fund Analysis

6.5.2 Own Fund Component Analysis

Dashboard Tab Name	Own Funds
Report Level Filters	Business Type
Report Description	<p>This report is represented in a Tabular format. The following details are reported for each business type:</p> <ul style="list-style-type: none"> • Component Name • Own Fund Type • Tier <p>Values of each component are displayed as amounts across time periods. The time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Additionally, the Own Funds, Eligible Own Funds to Cover MCR, and Eligible Own Funds to Cover SCR are reported.</p>
Drill-through On	Not Applicable

Amount in Millions Euro

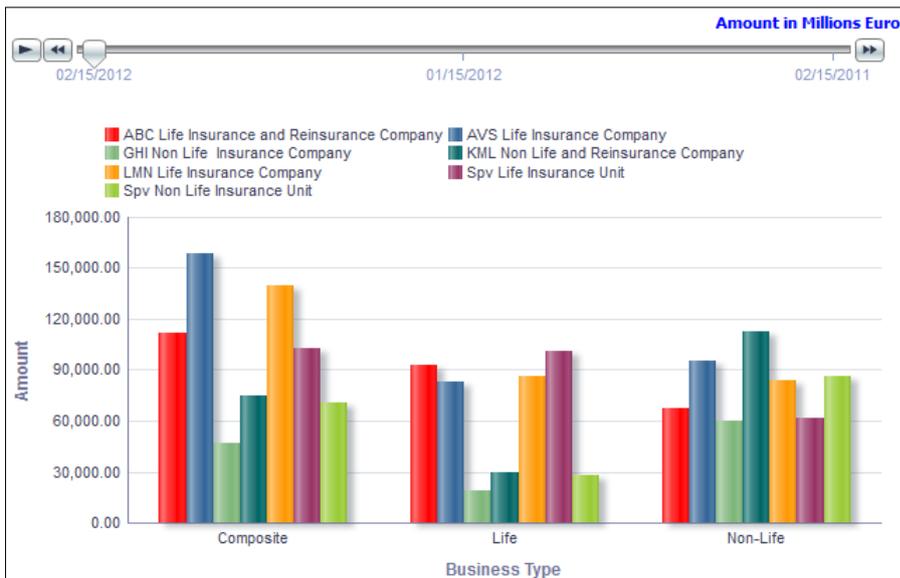
			Amount		
			2/15/2012	1/15/2012	2/15/2011
Component Name	Own Fund Type	Tier			
An amount equal to the value of net deferred tax assets	Basic Own Funds	Tier1	0.00	0.00	0.00
		Tier2	0.00	0.00	0.00
		Tier3	3,069.29	2,455.32	1,841.49
An amount equal to the value of non-available net deferred tax assets at the group level	Basic Own Funds	Tier1	0.00	0.00	0.00
		Tier2	0.00	0.00	0.00
		Tier3	2,852.05	2,281.44	1,711.08
Basic Own Funds - Preference Shares	Basic Own Funds	Tier1	14,173.08	11,338.47	8,503.85
		Tier2	9,921.16	7,936.93	5,952.70
		Tier3	4,251.93	3,401.54	2,551.16
Basic Own Funds - Subordinate Liabilities	Basic Own Funds	Tier1	1,114.40	891.52	668.64
		Tier2	780.08	624.06	468.05
		Tier3	334.32	267.45	200.59

Own Fund Component Analysis

6.5.3 Own Funds across Legal Entity

Dashboard Tab Name	Own Funds
Report Level Filters	<p>Own Fund Eligibility: This is a selection of one of the following options:</p> <ul style="list-style-type: none"> • Own Funds

	<ul style="list-style-type: none"> • Eligible Own Funds to Cover MCR • Eligible Own Funds to Cover SCR <p>Dimension: Legal Entity</p>
Report Description	<p>This report displays the own funds by eligibility across selected dimensions, business type, and time period. This report is represented as a column chart with slider functionality to display the time periods. Business type is displayed on the x-axis. Amounts across selected dimension members are displayed on the y-axis. The time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year
Drill-through On	Not Applicable
Drill Through	Not Applicable

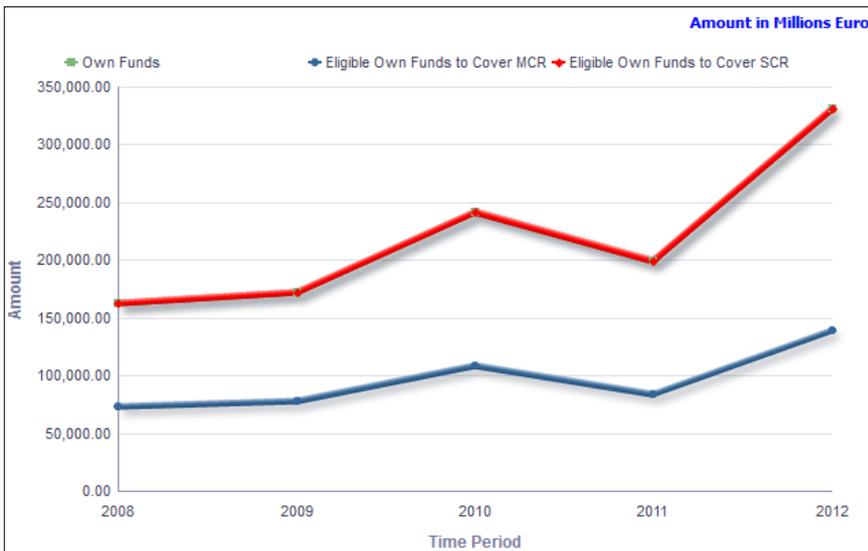


Own Funds across Legal Entity

6.5.4 Own Fund Trend Analysis

Dashboard Tab Name	Own Funds
Report Level Filters	Business Type

Report Name	Own Fund Trend Analysis
Report Description	This is a new report that displays a trend analysis of own funds by eligibility and selected business type across a trailing 5-year period. This a Line Graph where time period is displayed on the x-axis in the form of a trailing 5-year period. Amounts by own fund eligibility are displayed on the y-axis.
Drill-through On	Not Applicable

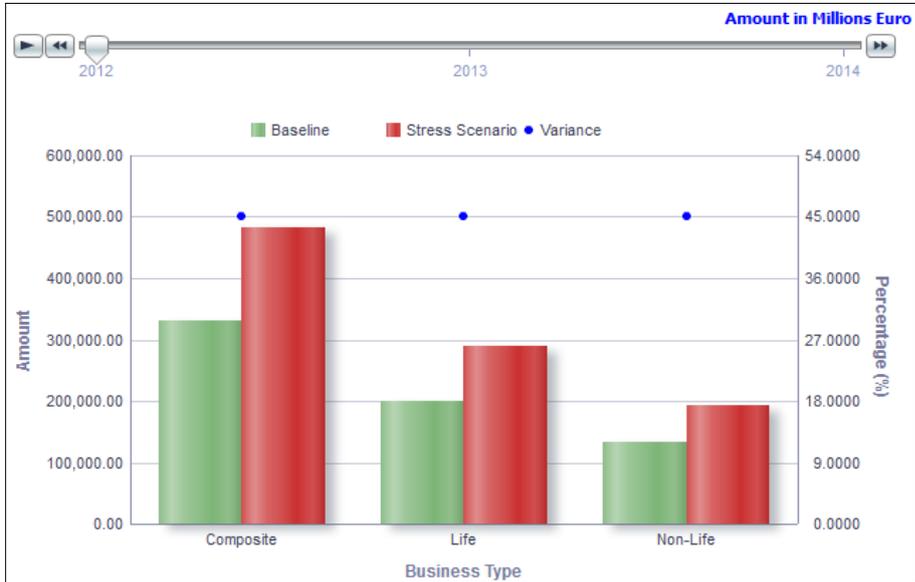


Own Fund Trend Analysis

6.5.5 Projected Own Funds

Dashboard Tab Name	Own Funds
Report Level Filters	<ul style="list-style-type: none"> • Own Fund Eligibility • Stress Scenario
Report Description	<p>This report compares the own fund value by eligibility across baseline, scenarios and planning horizon for each business type. This is a combination of line and column chart with a slider functionality to display the time periods. The time periods displayed in slider format are the time periods which are part of an organization's planning (forecast) horizon. These are not fixed.</p> <p>Business type is displayed on the x-axis. The values of the selected own fund eligibility under baseline and 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 a line chart.</p>

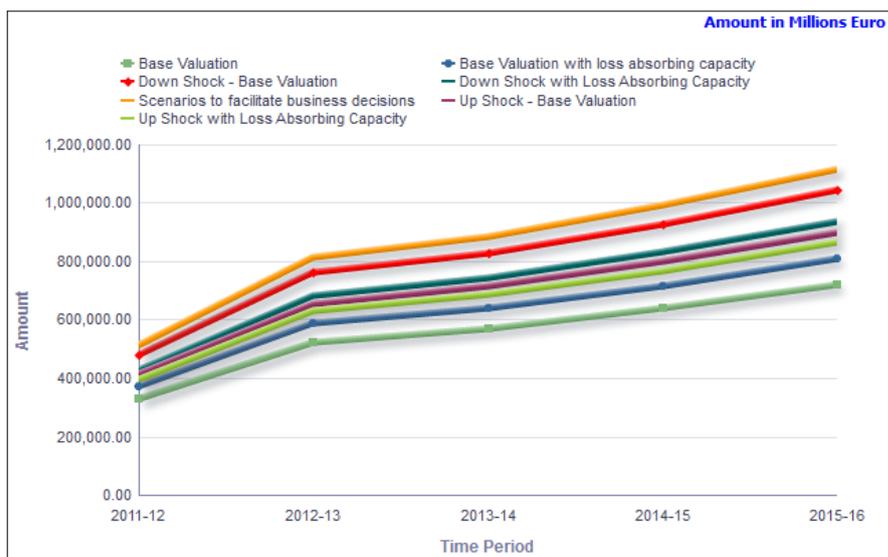
Drill-through On	Not Applicable
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Projected Own Funds

6.5.6 Own Fund Projections across Scenarios

Dashboard Tab Name	Own Funds
Report Level Filters	<ul style="list-style-type: none"> • Business Type • Own Fund Eligibility
Report Description	This report displays the projected own funds by selected business type and own fund eligibility across the planning horizon and across scenarios. This is a line graph where time period is displayed on the x-axis. The time periods displayed are the time periods which are part of an organization's planning (forecast) horizon. These are not fixed. The projected own fund amounts are displayed across baseline and scenarios.
Drill-through On	Not Applicable



Own Fund Projections across Scenarios

6.6 Business

This Tab shows the organization structure, share capital and dividend details, intra group transactions, income statement, balance sheet and other financial information.

1. Click the **Business** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
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:

- [Organization Structure](#)
- [Change in Share Capital](#)
- [Dividend Details](#)
- [Compensation Analysis](#)
- [Loans Advanced](#)
- [IGT on Equity](#)
- [IGT on Loans](#)
- [IGT on Reinsurance](#)
- [Income Statement](#)
- [Balance Sheet](#)

6.6.1 Organization Structure

Dashboard Name	Business
Report Level Filter	Not Applicable
Report Description	<p>This report displays the organization structure in the form of a table. The details of each legal entity in the group structure for the selected time period is in a tabular format.</p> <p>The group hierarchy is displayed in the form of expandable row items. The following details are displayed as columns:</p> <ul style="list-style-type: none"> • Undertaking Type • Relationship (to the selected entity) • Voting Rights (in %) • Own Funds Available to Cover Group SCR <ul style="list-style-type: none"> ○ Basic Own Funds ○ Ancillary Own Funds ○ Own Funds • Number of Employees
Drill Through	Not Applicable

Amount in Millions Euro							
Legal Entity	Undertaking Type	Relationship	Voting Rights (in %)	Number of Employees	Basic Own Funds	Ancillary Own Funds	Own Funds
XYZ Insurance Holding Company	Insurance Holding	PARENT	30.00	9,675	120,658.67	64,970.05	331,212.75
ABC Life Insurance and Reinsurance Company	Insurance Undertaking	PARTICIPATION	30.00	5,875	28,018.89	19,634.27	47,653.16
AVS Life Insurance Company	Insurance Undertaking	PARTICIPATION	60.00	5,901	11,673.95	8,180.53	19,854.48
GHI Non Life Insurance Company	Insurance Undertaking	SUBSIDIARY	70.00	6,440	18,679.73	13,089.84	31,769.57
KLM Non Life and Reinsurance Company	Insurance Undertaking	SUBSIDIARY	40.00	6,987	39,692.85	27,814.80	67,507.64
LMN Life Insurance Company	Insurance Undertaking	SUBSIDIARY	80.00	6,838	17,744.97	12,434.80	30,179.78
OPV Life Insurance Unit	SPV	PARTICIPATION	80.00	6,646	35,023.27	24,542.59	59,565.85
SPV Non Life Insurance Unit	SPV	PARTICIPATION	10.00	6,017	25,684.10	17,998.16	43,682.26

Organization Structure

6.6.2 Change in Share Capital

Dashboard Name	Business
Report Level Filter	Not Applicable

Report Description	<p>This tabular report displays the share capital details for each class of shares.</p> <p>Time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The individual classes of shares are displayed as row items. Number of shares outstanding and share value in the previous year are displayed as column items. The following details are displayed for the current year in the form of columns:</p> <ul style="list-style-type: none"> • New Issuances • Redemptions • Number of Shares Outstanding • Share Premium • Share Value
Drill Through	Not Applicable

Amount in Millions Euro

Share Class	Previous Year		Current Year				
	Number of Shares Outstanding	Share Value	New Issuances	Redemptions	Share Premium	Number of Shares Outstanding	Share Value
Irredeemable Preference Share	3,145,906.00	157,295,300.00	671,519.00	184,793.00	435,362.60	3,275,198.00	163,759,900.00
Ordinary Share	4,569,664.00	228,483,200.00	555,831.00	254,178.00	7,261,633.60	4,687,359.00	234,367,950.00
Redeemable Preference Share	5,908,999.00	295,449,950.00	797,248.00	193,461.00	3,258,690.50	5,971,486.00	298,574,300.00

Change in Share Capital

6.6.3 Dividend Details

Dashboard Tab Name	Business
Report Level Filter	Not Applicable

Report Description	<p>This tabular report displays the dividend details for each class of shares for the selected time period.</p> <p>The time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The individual classes of shares are displayed as row items. The dividend type and status are displayed as columns.</p>
Drill Through	Not Applicable

Amount in Millions Euro

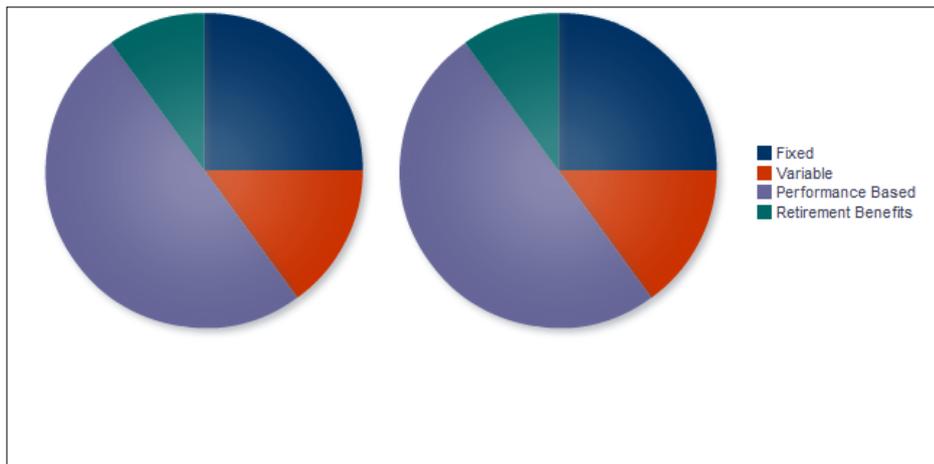
Share Class	Dividend Proposed		Dividend Paid	
	Interim Dividend	Final Dividend	Interim Dividend	Final Dividend
Irredeemable Preference Share	510,555,145.00	524,161,622.00	510,555,145.00	524,161,622.00
Ordinary Share	133,117,867.00	234,869,252.00	133,117,867.00	234,869,252.00
Redeemable Preference Share	354,953,400.00	510,582,313.00	354,953,400.00	510,582,313.00

Dividend Details

6.6.4 Compensation Analysis

Dashboard Tab Name	Business
Report Level Filter	Not Applicable

<p>Report Description</p>	<p>This report provides compensation details at the organizational level and across key personnel for the default business segment in a graphical as well as tabular format.</p> <p>The report is a combination of pie chart and tabular report with slider functionality to display time periods.</p> <p>The time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The pie chart displays the break-up of compensation paid across various components.</p> <p>The tabular report displays the key personnel as row items. The following items are displayed in the form of columns:</p> <ul style="list-style-type: none"> • Designation • Total Compensation • Compensation Components
<p>Drill Through</p>	<p>Not Applicable</p>



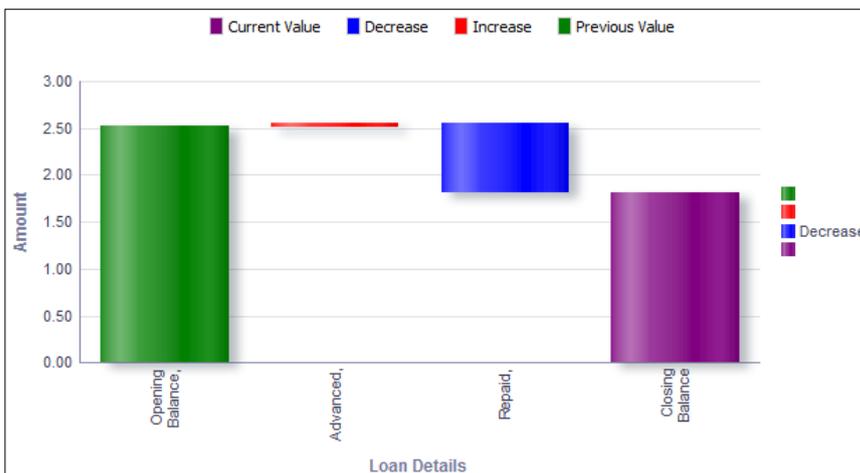
		Compensation					
Name	Designation	Fixed	Variable	Performance Based	Retirement Benefits	Total	
Albert Riera	Senior Vice President	2.43	1.46	4.86	0.97	9.73	
		41.34	24.80	82.67	16.53	165.34	
Arjen Robben	Senior Vice President	0.64	0.38	1.27	0.25	2.55	
		10.82	6.49	21.65	4.33	43.29	
David Alaba	Chief Executive Officer	1.51	0.90	3.01	0.60	6.03	
		25.62	15.37	51.23	10.25	102.47	
David Villa	Chief Financial Officer	0.34	0.20	0.68	0.14	1.35	
		5.75	3.45	11.49	2.30	22.98	
Eden Hazard	Chief Operating Officer	2.34	1.41	4.69	0.94	9.38	
		39.85	23.91	79.71	15.94	159.42	
Eljero Elia	Chief Marketing Officer	1.37	0.82	2.75	0.55	5.49	
		23.34	14.01	46.69	9.34	93.37	
Eric Abidal	Chief Technology Officer	1.30	0.78	2.60	0.52	5.21	
		22.14	13.29	44.28	8.86	88.57	
Felipe Melo	Chief Underwriting Officer	1.32	0.79	2.63	0.53	5.26	
		22.37	13.42	44.75	8.95	89.49	
Gael Kakuta	Chief Risk Officer	0.91	0.55	1.82	0.36	3.64	
		15.49	9.29	30.98	6.20	61.96	
Mark Howard	Senior Director	0.50	0.30	0.99	0.20	1.99	
		8.44	5.06	16.88	3.38	33.76	
Necati Ates	Vice President	1.14	0.69	2.29	0.46	4.57	

Compensation Analysis

6.6.5 Loans Advanced

Dashboard Name	Tab	Business
Report Level Filter		Not Applicable

<p>Report Description</p>	<p>This report displays the change in loan balance at the organizational level and across key personnel for the default business segment in a graphical as well as tabular format.</p> <p>The report is a combination of waterfall chart and tabular report with slider functionality to display time periods.</p> <p>The time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Loan balances, advances and repayments are displayed on the x-axis. It begins with the opening balance (green), loans advanced (red), repaid (blue) and closing balance (purple). Amounts are displayed on the y-axis.</p> <p>The tabular report displays the key personnel as row items. The following items are displayed in the form of columns:</p> <ul style="list-style-type: none"> • Designation • Opening Balance • Advanced • Repaid • Interest Received • Closing Balance
<p>Drill Through</p>	<p>Not Applicable</p>



Loans Advanced

6.6.6 IGT on Equity

Dashboard Name	Tab	Business
Report Level Filter	Not Applicable	
Report Description	This tabular report displays the entities that are investing in the equity or other capital items, currency and the threshold value and the amount of the transaction as per agreement/contract for the IGT. There is a filter for time period.	
Drill Through	Not Applicable	

Issuer Name	Investor Name	Threshold	Currency	Contract Amount	Balance of Contract
ABC Life Insurance and Reinsurance Company	KML Non Life and Reinsurance Company	23.34	Euro	27.31	13.54
	Ucits	36.66	Euro	40.69	21.26
	XYZ Insurance Holding Company	29.79	Euro	33.36	16.38
Banking	ABC Life Insurance and Reinsurance Company	21.38	Euro	26.73	11.97
	Afim	25.13	Euro	28.40	14.07
	XYZ Insurance Holding Company	32.52	Euro	39.35	20.49
KML Non Life and Reinsurance Company	ABC Life Insurance and Reinsurance Company	22.44	Euro	27.60	13.01
	Spv (Regulated/Not)	30.97	Euro	37.17	19.51
	XYZ Insurance Holding Company	31.19	Euro	34.94	19.65
Real Estate Undertaking	Afim	30.03	Euro	35.44	18.62
	XYZ Insurance Holding Company	25.61	Euro	32.01	14.60
Spv (Regulated/Not)	Afim	27.34	Euro	32.81	15.31
	Real Estate Undertaking	23.06	Euro	27.21	13.15
	XYZ Insurance Holding Company	28.20	Euro	31.02	17.76
Ucits	Spv (Regulated/Not)	36.07	Euro	41.48	20.20
XYZ Insurance Holding Company	Afim	33.08	Euro	41.35	19.85
	Real Estate Undertaking	22.94	Euro	27.53	13.08
Grand Total		479.75		564.38	282.45

IGT on Equity

6.6.7 IGT on Loans

Dashboard Name	Tab	Business
Report Level Filter	Not Applicable	

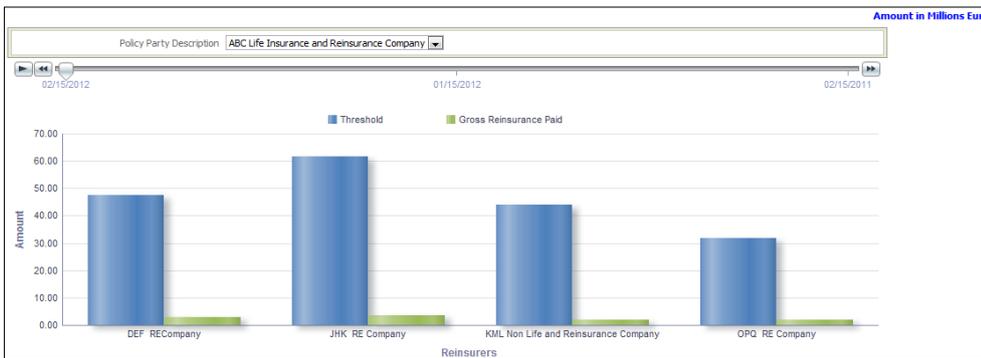
Report Description	This tabular report displays IGT on loans with periodic pre-determined interest/coupon/premium payments for a pre-determined period of time. Transaction type filter is available.
Drill Through	Not Applicable

Issuer Name	Investor Name	Threshold Amount	Currency	Contract Amount	Coupon/Interest Rate
ABC Life Insurance and Reinsurance Company	Real Estate Undertaking	22.58	Euro	27.32	9.00
	Spv (Regulated/Not)	34.52	Euro	39.69	8.00
Afim	Ucits	23.64	Euro	29.08	6.00
Banking	KML Non Life and Reinsurance Company	25.73	Euro	29.59	8.00
KML Non Life and Reinsurance Company	Banking	34.02	Euro	41.85	10.00
	Real Estate Undertaking	29.52	Euro	35.13	8.00
	Ucits	35.20	Euro	41.89	8.00
Real Estate Undertaking	Spv (Regulated/Not)	35.57	Euro	41.98	9.00
	Ucits	24.66	Euro	28.61	6.00
Spv (Regulated/Not)	KML Non Life and Reinsurance Company	23.67	Euro	28.16	10.00
XYZ Insurance Holding Company	ABC Life Insurance and Reinsurance Company	24.93	Euro	30.66	7.00
Grand Total		314.03		373.95	89.00

IGT on Loans

6.6.8 IGT on Reinsurance

Dashboard Tab Name	Business
Report Level Filter	Reinsurance Entity(This is the entity which transfers the risk)
Report Description	<p>The column chart report displays IGT on internal reinsurance between related undertakings of a group.</p> <p>The time periods displayed in slider format are the time periods which are part of an organization's planning (forecast) horizon. These are not fixed.</p> <ul style="list-style-type: none"> Reinsurers are displayed on the x-axis. Gross reinsurance paid and threshold and contract amount is displayed on the y axis
Drill Through	Not Applicable



IGT on Reinsurance

6.6.9 Income Statement

Dashboard Name	Tab	Business
Report Level Filter		Not Applicable
Report Description		<p>This tabular report displays the income statement across time.</p> <p>Income statement hierarchy items are displayed as rows. Amounts are displayed in the columns across two 12-month time periods. The time periods displayed include:</p> <ul style="list-style-type: none"> • Period ending selected date • Period ending selected date minus 12 months
Drill Through		Not Applicable

Amount in Millions Euro

Particulars▲▼	Year Ended	
	2/15/2012	2/15/2011
Insurance Premium Revenue	136,617.30	81,970.38
Insurance Premium Ceded To Reinsurers	-6,760.00	-4,056.00
Net Insurance Premium Revenue	143,377.30	86,026.38
Fee Income		
---Insurance Contracts	18,812.00	11,287.20
---Investment Contracts	5,147.00	3,088.20
Investment Income	58,189.00	34,913.40
Net Realized Gains on Financial Assets	2,174.00	1,304.40
Net Fair Value Gains On Financial Assets at Fair Value Through Profit Or Loss	9,758.00	5,854.80
Other Operating Income	778.00	466.80
Net Income	238,235.30	142,941.18
Insurance Benefits	81,049.00	48,629.40
Insurance Claims and Loss Adjustment Expenses	99,382.00	59,629.20
Insurance Claims and Loss Adjustment Expenses Recovered From Reinsurers	-19,409.00	-11,645.40
Net Insurance Benefits and Claims	161,022.00	96,613.20
Investment Contracts Benefits	28,129.00	16,877.40
Expenses for the Acquisition of Insurance and Investment Contracts	21,402.00	12,841.20
Expenses for Marketing and Administration	23,991.00	14,394.60
Expenses for Asset Management Services Rendered	1.90	1.14
Other Operating Expenses	188.10	112.86
Expenses	234,734.00	140,840.40
Results of Operating Activities	5,161.00	3,096.60
Finance Costs	-2,757.00	-1,654.20
Share of (Loss)/Profit of Associates	-174.00	-104.40
Profit before Tax	2,230.00	1,338.00

Income Statement

6.6.10 Balance Sheet

Dashboard Name	Business
Report Level Filter	Not Applicable
Report Description	<p>This tabular report displays the balance sheet across time.</p> <p>The balance sheet hierarchy items are displayed in the form of rows. Amounts are displayed in the columns across two time periods. Time periods displayed include:</p> <ul style="list-style-type: none"> As at the selected date As at the selected date minus 12 months
Drill Through	Not Applicable

Amount in Millions Euro		
	As At	
	2/15/2012	2/15/2011
Assets		
Property, Plant and Equipment	2,927.51	1,756.51
Investment Properties	46,169.63	27,701.78
Intangible Assets Including Intangible Insurance Assets	24,189.04	14,513.42
Investments in Associates	4,823.69	2,894.22
Financial Assets		
-- Equity Securities		
---- Available For Sale	329,556.96	197,734.17
---- At Fair Value Through Profit or Loss	282,477.39	169,486.43
-- Debt Securities		
---- Held to Maturity	131,822.78	79,093.67
---- Available For Sale	75,327.30	45,196.38
---- At Fair Value Through Profit or Loss	169,486.43	101,691.86
-- Loans and Receivables Including Insurance Receivables	66,004.81	39,602.89
-- Derivative Financial Instruments	1,722.75	1,033.65
Deferred Income Tax	1,124.16	674.50
Reinsurance Assets	27,651.31	16,590.78
Cash and Cash Equivalents	99,359.69	59,615.81
Total Assets	1,262,643.46	757,586.07
Equity and Liabilities		
Equity Attributable To Owners of the Parent:		
Ordinary Shares	8,257.55	4,954.53
Preference Shares	28,346.17	17,007.70
Share Premium	22,659.96	13,595.97
Other Reserves	153,495.81	92,097.48
Subordinated Mutual Member Accounts	22,547.59	13,528.55

Balance Sheet

6.7 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 the **Life Underwriting Risk** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
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](#)
- [Capital Requirement across Legal Entities](#)
- [Technical Provisions](#)
- [Technical Provisions across Legal Entities](#)
- [Capital Requirement under Stress Scenario](#)

- [Loss Distribution under Stress Scenario](#)
- [SCR Projections across Scenarios](#)
- [Technical Provisions under Stress Scenario](#)

6.7.1 Capital Requirement

Dashboard Tab Name	Life Underwriting Risk
Report Level Filters	Not Applicable
Report Description	<p>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.</p> <p>This report displays the SCR for life underwriting risk across time in a graphical format. The SCR measures reported include:</p> <ul style="list-style-type: none"> • Net SCR • Gross SCR <p>The time period is displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Preceding Month • Same Month in the Preceding Year <p>The amounts for Gross and Net SCR estimated for life underwriting risk are displayed on the y-axis in the form of columns.</p> <p>This report is generated for the entity selected in the prompt and for the business segment Life.</p>
Drill-through On	Time Period on x-axis
Drill Through	<p>Level 1:</p> <p>Report Name: Capital Requirement across Sub-Risk Categories</p> <p>Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>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</p>

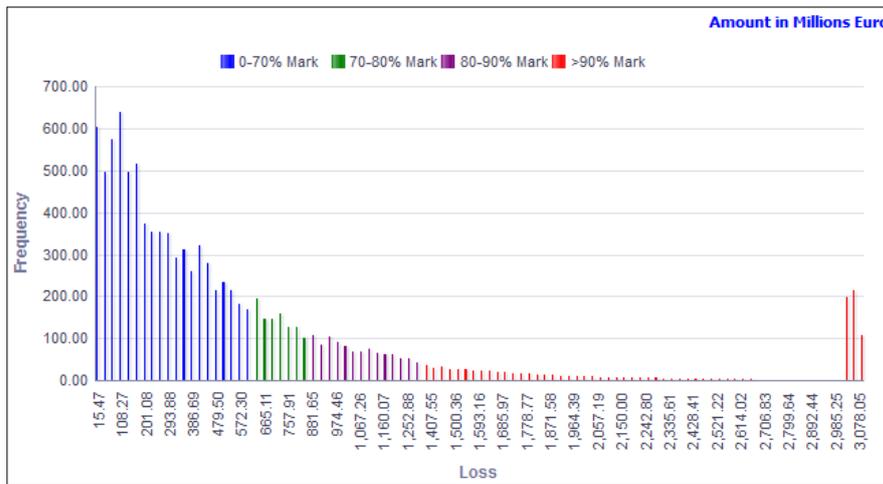
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Capital Requirement

6.7.2 Loss Distribution

Dashboard Tab Name	Life Underwriting Risk
Report Level Filters	Component Type
Report Description	<p>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.</p> <p>A given legal entity may have multiple components. Select the Component from the drop down list.</p> <p>Bucketed loss values are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows</p> <ul style="list-style-type: none"> • Top 10% of bucketed loss value – Red • Next 10% of bucketed loss value – Purple • Next 10% of bucketed loss value – Green • Remaining bucketed loss value – Blue
Drill-through On	Not Applicable



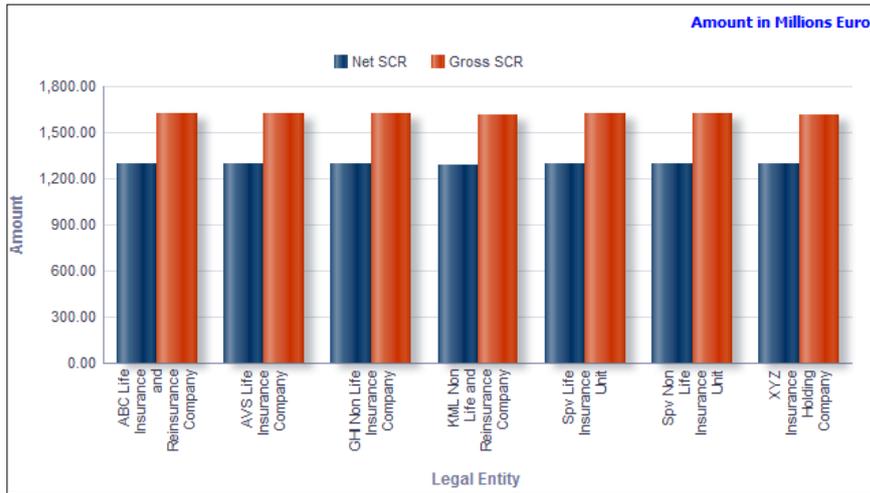
Loss Distribution

6.7.3 Capital Requirement across Legal Entities

Dashboard Tab Name	Life Underwriting Risk
Report Level Filters	Not Applicable
Report Description	<p>This report displays the SCR for life underwriting risk across legal entities. The legal entities displayed are those which are Subsidiaries/with significant interest of the Parent/Holding entity. This report will have multiple legal entities only in case of runs for Parent legal entities. The report is displayed in column chart format.</p> <p>Legal entities which are related to the entity are 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.</p>
Drill-through On	Time Period on x-axis
Drill Through	<p>Level 1: Report Name: Capital Requirement across Product Types Report Type: Column Chart</p> <p>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 Legal Entities 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</p>

	<p>SCR and Gross SCR are displayed for the current period as columns on the y-axis.</p>
	<p>Level 2: Report Name: <i>Capital Requirement across Product</i> Report Type: Column Chart 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 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.</p>
	<p>Level 3: Report Name: <i>Capital Requirement across Homogeneous Risk Groups</i> Report Type: Column Chart 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.</p>
	<p>Level 4: Report Name: <i>Capital Requirement across Customers</i> Report Type: Tabular Report 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.</p>
	<p>Level 5: Report Name: <i>Capital Requirement across Policies</i> Report Type: Tabular Report This graph shows the Capital Requirement information elements namely Sum Assured, Gross SCR, Net SCR amounts and the policy information elements namely Policy Number,</p>

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.



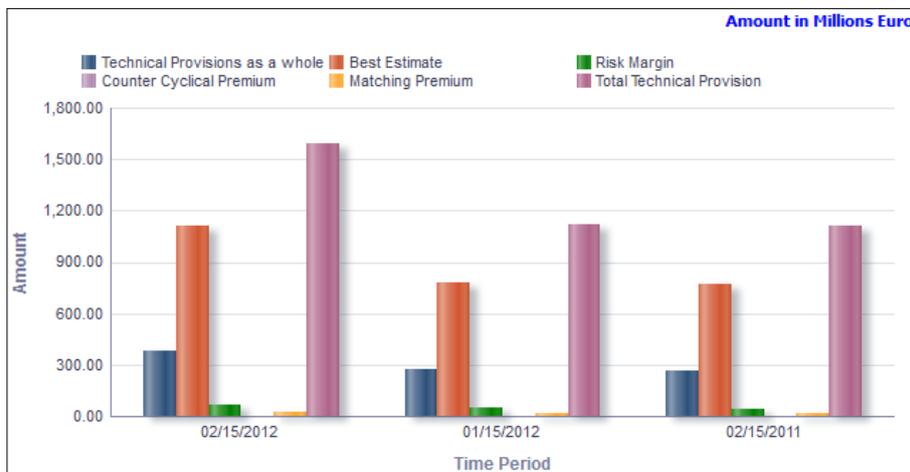
Capital Requirement across Legal Entities

6.7.4 Technical Provisions

Dashboard Tab Name	Life Underwriting Risk
Report Level Filters	Not Applicable
Report Description	<p>The technical provisions for life-underwriting risk estimated in the current period are displayed across:</p> <ul style="list-style-type: none"> • Technical Provisions as a Whole • Total Technical Provisions • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium <p>This is a column chart where product types are displayed on the x-axis. Values of technical provisions are displayed on the y-axis.</p>
Drill-through On	Time Period on x-axis

Drill Through	<p>Level 1:</p> <p>Report Name: Technical Provisions across Lines of Business</p> <p>Lines of Business are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis. The following parameters selected in the Technical Provisions report are displayed for informational purposes</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type <p>Level 2 Drill-through On: Lines of Business</p>
	<p>Level 2:</p> <p>Report Name: Technical Provisions across Product Types</p> <p>The Product Types are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Product Type <p>Level 3 Drill-through On: Product Types on the x-axis</p>
	<p>Level 3:</p> <p>Report Name: Technical Provisions across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Product Type <p>Level 4 Drill-through On: Product on the x-axis</p>
	<p>Level 4:</p> <p>Report Name: Technical Provisions across Homogeneous Risk Groups</p> <p>Report Type: Column Chart</p>

	<p>HRGs are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>In addition to the parameters selected in the Technical Provisions across Products report the selected product is displayed for informational purposes.</p> <p>Level 5 Drill-through On: HRG on the x-axis</p>
	<p>Level 5:</p> <p>Report Name: Technical Provisions across Policies</p> <p>Report Type: Tabular Report</p> <p>The following details are displayed in a tabular format:</p> <ul style="list-style-type: none"> • Policy Number • Policy Type • Sum Assured • Technical Provisions • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium

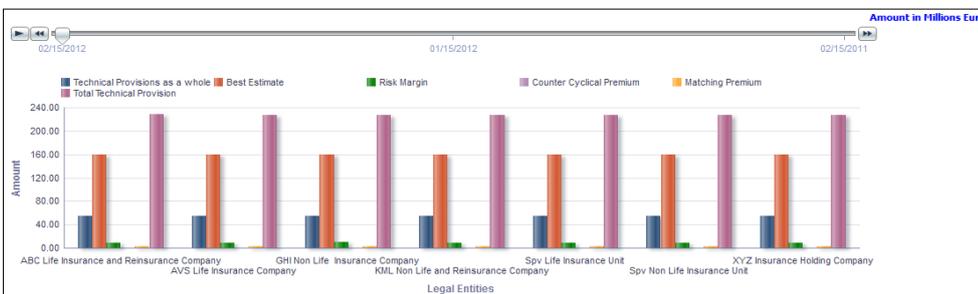


6.7.5 Technical Provisions across Legal Entities

Dashboard Tab Name	Life Underwriting Risk
Report Level Filters	Not Applicable

<p>Report Description</p>	<p>The technical provisions for life-underwriting risk estimated in the current period are displayed across:</p> <ul style="list-style-type: none"> • Technical Provisions as a Whole • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium <p>This is a column chart where Legal Entities are displayed on the x-axis. Values of technical provisions are displayed on the y-axis.</p>
<p>Drill-through On</p>	<p>Time Period on x-axis</p>
<p>Drill Through</p>	<p>Level 1: Report Name: <i>Technical Provisions across Lines of Business</i> Report Type: Column Chart Lines of Business are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis. The following parameters selected in the Technical Provisions report are displayed for informational purposes</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type <p>Level 2 Drill-through On: Lines of Business</p> <hr/> <p>Level 2: Report Name: <i>Technical Provisions across Product Types</i> Report Type: Column Chart Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis. The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Product Type <p>Level 3 Drill-through On: Product Types on the x-axis</p> <hr/> <p>Level 3: Report Name: <i>Technical Provisions across Products</i> Report Type: Column Chart</p>

	<p>Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Product Type <p>Level 4: Product on the x-axis</p> <hr/> <p>Level 4:</p> <p>Report Name: <i>Technical Provisions across Homogeneous Risk Groups</i></p> <p>Report Type: Column Chart</p> <p>HRGs are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>In addition to the parameters selected in the Technical Provisions across Products report the selected product is displayed for informational purposes.</p> <p>Level 5 Drill-through On: HRG on the x-axis</p> <hr/> <p>Level 5:</p> <p>Report Name: <i>Technical Provisions across Policies</i></p> <p>Report Type: Tabular Report</p> <p>The following details are displayed in a tabular format:</p> <ul style="list-style-type: none"> • Policy Number • Policy Type • Sum Assured • Technical Provisions • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium
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Technical Provision across Legal entities

6.7.6 Capital Requirement under Stress Scenario

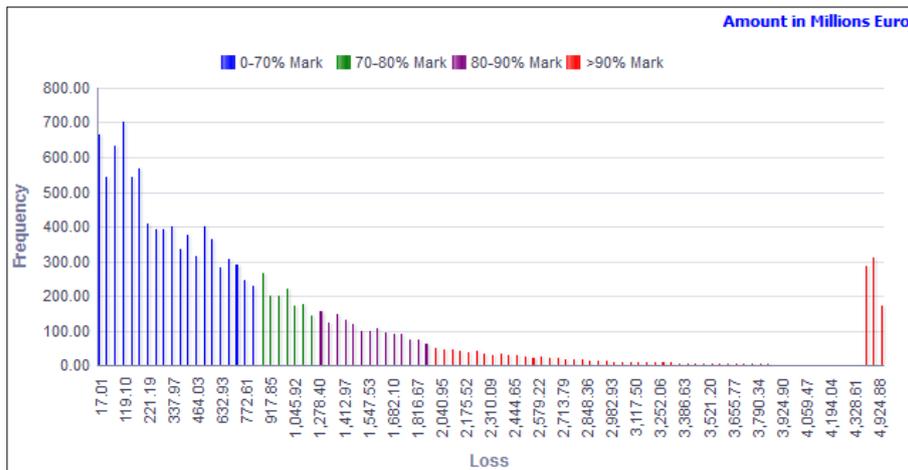
Dashboard Tab Name	Life Underwriting Risk
Report Level Filters	Stress Scenario
Report Description	This report compares the baseline and Stress SCR values for Non-life Underwriting Risk. Time periods in the form of slider functionality is available with this report. This is a combination of line and column chart. 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 a line chart.
Drill-through On	SCR measure on the x-axis
Drill Through	<p>Level 1:</p> <p>Report Name: Capital Requirement under Stress Scenario across Sub-Risk Categories</p> <p>Report Type: Column Chart</p> <p>The Net SCR and Gross SCR for the selected 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 a line chart. Only the line markers are displayed; the line is not displayed.</p> <p>The following parameters selected in the Capital Requirement under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run



Capital Requirement under Stress Scenario

6.7.7 Loss Distribution under Stress Scenario

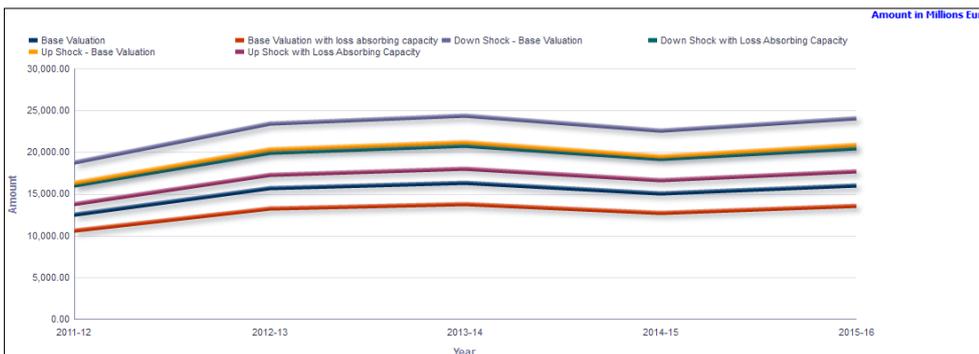
Dashboard Tab Name	Life Underwriting Risk
Report Level Filters	Component Type
Report Description	<p>This displays the distribution of losses for current period for each selected component of life underwriting risk under stress conditions. The report is displayed in a stacked column chart format.</p> <p>Select the Component from the drop down list. Click Apply after selecting the Stress Scenario. Click Reset to change the selection.</p> <p>Bucketed loss values are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows</p> <ul style="list-style-type: none"> ▪ Top 10% of bucketed loss value – Red ▪ Next 10% of bucketed loss values – Purple ▪ Next 10% of bucketed loss value – Green ▪ <u>Remaining</u> bucketed loss value – Blue
Drill Through	Not Applicable



Loss Distribution under Stress Scenario

6.7.8 SCR Projections across Scenarios

Dashboard Tab Name	Life Underwriting Risk
Report Level Filters	Stress Scenario
Report Description	This report displays the projected life underwriting risk SCR for 5 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 y-axis for each scenario.
Drill Through	Not Applicable

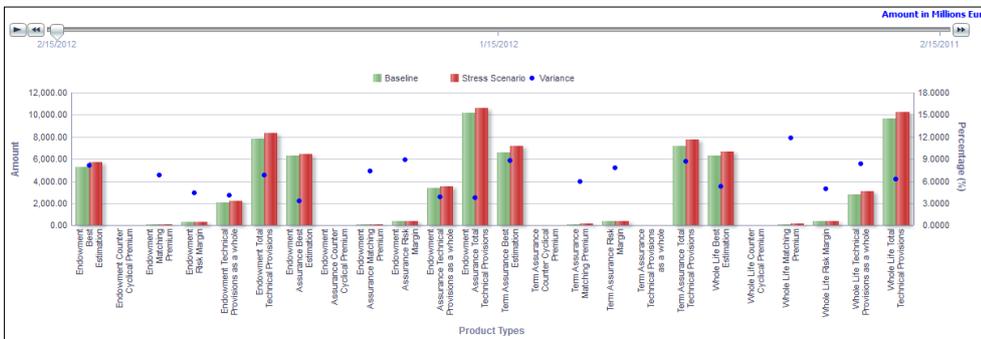


SCR Projections across Scenarios

6.7.9 Technical Provisions under Stress Scenario

Dashboard Tab Name	Life Underwriting Risk
Report Level Filters	Stress Scenario
Report Description	<p>Time periods in the form of slider functionality is available. Measures relating to technical provisions for life-underwriting risk are displayed across dimensions. The provision types include:</p> <ul style="list-style-type: none"> • Technical Provisions • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium <p>This is a combination of line chart and column chart, where 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 a line chart.</p>
Drill-through On	Product type on x-axis
Drill Through	<p>Level 1: Report Name: Technical Provisions under Stress Scenario across Products Report Type: Column Chart Products 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 terms of percentage on the secondary y-axis in the form of a line chart. Only the line markers are displayed and not the line.</p> <p>The following parameters selected in the Technical Provisions under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Product Type <p>Level 2 Drill-through On: Product on the x-axis</p>
	<p>Level 2: Report Name: Technical Provisions under Stress Scenario across Homogeneous Risk Groups Report Type: Column Chart HRGs are displayed on the x-axis. Values of technical provisions are displayed across baseline and stress scenarios</p>

	<p>on the primary y-axis. The variance is displayed in percentage terms on the secondary y-axis in the form of a line chart. Only the line markers are displayed and not the line.</p> <p>In addition to the parameters selected in the Technical Provisions under Stress Scenario across Products report the selected product is displayed for informational purposes.</p> <p>Level 3 Drill-through On: HRG on the x-axis</p>
	<p>Level 3:</p> <p>Report Name: Technical Provisions under Stress Scenario across Policies</p> <p>Report Type: Tabular Report</p> <p>The following details are displayed in a tabular format:</p> <ul style="list-style-type: none"> • Policy Number • Policy Type • Sum Assured • <Provisions Type> Baseline • <Provisions Type - Stress Scenario Name> • Variance <p>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.</p>



Technical Provisions under Stress Scenario

6.8 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 the **Non-Life Underwriting Risk** tab on the Dashboard Page.

2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
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](#)
- [Technical Provision across Legal Entities](#)
- [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](#)

6.8.1 Capital Requirement

Dashboard Name	Tab	Non-Life underwriting Risk
Report Level Filter		Not Applicable
Report Description		<p>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.</p> <p>The SCR measures reported include:</p> <ul style="list-style-type: none"> • Net SCR • Gross SCR <p>This report is generated for the entity selected in the prompt and for the business segment Non Life.</p>

Drill Through	<p>Level 1:</p> <p>Report Name: Capital requirement across Sub-Risk Categories</p> <p>Report Type: Column Chart</p> <p>Sub-risk categories are displayed on the x-axis. The amounts for Gross and Net SCR are displayed on the y-axis.</p>
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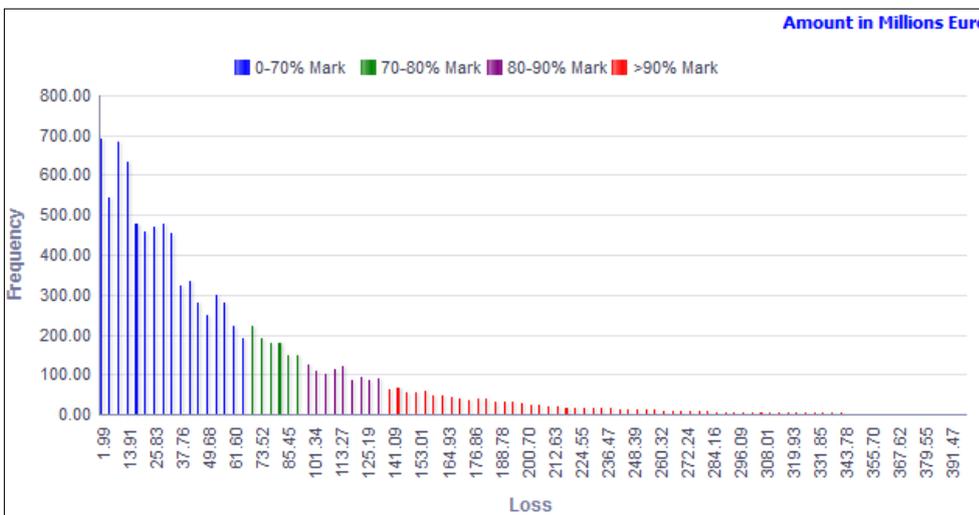


Capital Requirement

6.8.2 Loss Distribution

Dashboard Name	Tab	Non-Life underwriting Risk
Report Level Filter		Component Type

<p>Report Description</p>	<p>This displays distribution of losses for the current period for each selected component of Non-life underwriting risk under baseline conditions.</p> <p>Bucketed loss values are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows</p> <ul style="list-style-type: none"> • Top 10% of bucketed loss value – Red • Next 10% of bucketed loss value – Purple • Next 10% of bucketed loss value – Green • Remaining bucketed loss value – Blue <p>This report is generated for the selected entity for which the data is present in the Run.</p>
<p>Drill Through</p>	<p>Not Applicable</p>

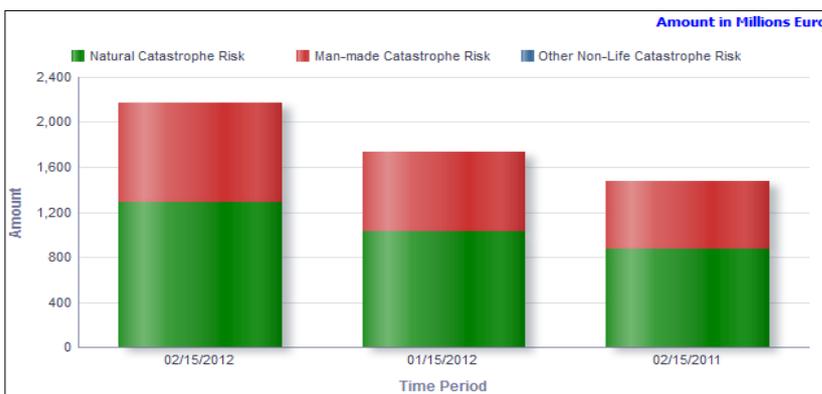


Loss Distribution

6.8.3 Break-up of Non-Life Catastrophe Risk

<p>Dashboard Name</p>	<p>Tab Non-Life underwriting Risk</p>
<p>Report Level Filter</p>	<p>Not Applicable</p>

<p>Report Description</p>	<p>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.</p> <p>Non-life catastrophe sub-risk categories include:</p> <ul style="list-style-type: none"> • Natural Catastrophe Risk • Man-Made Catastrophe Risk • Other Catastrophe Risk <p>Time period is displayed on the x-axis. The time periods displayed include:</p> <ul style="list-style-type: none"> • Current month • Preceding month • Same month in the preceding year <p>The SCR amounts are displayed for each sub risk category as stacked columns.</p> <p>This report is generated for the entity selected in the prompt.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Break-up of Non – Life Catastrophe Risk across Perils</p> <p>Report Type: The column chart 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.</p> <p>Perils are displayed on the x-axis. SCR amounts are displayed on the y-axis.</p>



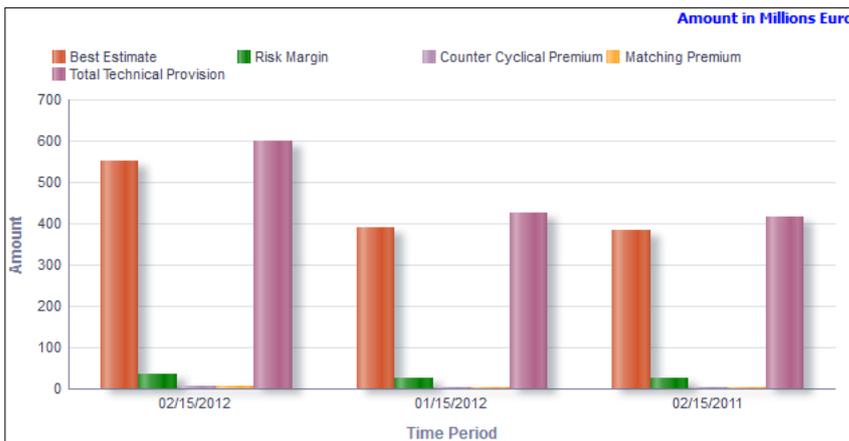
Break-up of Non-Life Catastrophe Risk

6.8.4 Technical Provisions

Dashboard Tab Name	Non-Life underwriting Risk
Report Level Filter	Not Applicable
Report Description	<p>In this column chart report, the time period displayed on the x-axis. Values of technical provisions are displayed on the y-axis.</p> <p>The technical provisions for Non-Life underwriting risk estimated in the current period are displayed across:</p> <ul style="list-style-type: none"> • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium • Total Technical Provision
Drill Through	<p>Level 1:</p> <p>Report Name: Technical Provisions across lines of business</p> <p>Report Type: Column Chart</p> <p>Lines of Business are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type

	<p>Level 2:</p> <p>Report Name: Technical Provisions across Product types</p> <p>Report Type: Column Chart</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Business Type • Line of Business
	<p>Level 3:</p> <p>Report Name: Technical Provisions across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Business Type • Line of Business
	<p>Level 4:</p> <p>Report Name: Technical Provisions across Homogeneous Risk Groups</p> <p>Report Type: Column Chart</p> <p>HRGs are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>In addition to the parameters selected in the Technical Provisions across Products report the selected product is displayed for informational purposes.</p>

	<p>Level 5:</p> <p>Report Name: Technical Provisions across Policies</p> <p>Report Type: Tabular Report</p> <p>The following details are displayed in a tabular format:</p> <ul style="list-style-type: none"> • Policy Number • Policy Type • Sum Assured • Technical Provisions • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium • Total Technical Provisions
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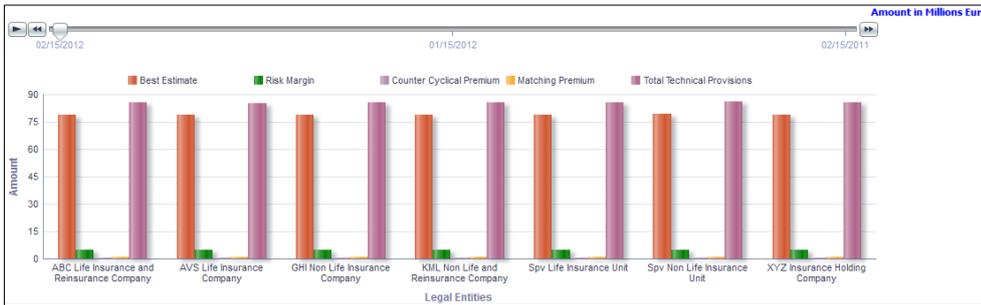
Technical Provisions

6.8.5 Technical Provision across Legal Entities

Dashboard Name	Tab	Non-Life underwriting Risk
Report Level Filter		Not Applicable

<p>Report Description</p>	<p>In the column chart report, the Legal Entities are displayed on the x-axis. Values of technical provisions are displayed on the y-axis.</p> <p>The technical provisions for Non life-underwriting risk estimated in the current period are displayed across:</p> <ul style="list-style-type: none"> • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium • Total Technical Provision
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Technical Provisions across lines of business</p> <p>Report Type: Column Chart</p> <p>Lines of Business are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Technical Provisions across Product types</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Business Type • Line of Business

	<p>Level 3:</p> <p>Report Name: Technical Provisions across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Business Type • Line of Business
	<p>Level 4:</p> <p>Report Name: Technical Provisions across Homogeneous Risk Groups</p> <p>Report Type: Column Chart</p> <p>HRGs are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>In addition to the parameters selected in the Technical Provisions across Products report the selected product is displayed for informational purposes.</p>
	<p>Level 5:</p> <p>Report Name: Technical Provisions across Policies</p> <p>Report Type: Tabular Report</p> <p>The following details are displayed in a tabular format:</p> <ul style="list-style-type: none"> • Policy Number • Policy Type • Sum Assured • Technical Provisions • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium • Total Technical Provisions

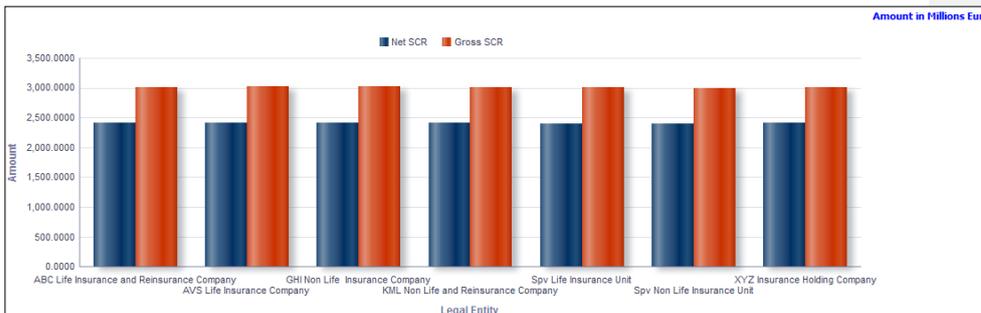


Technical Provision across Legal Entities

6.8.6 Capital Requirement across legal Entities

Dashboard Name	Tab Non-Life underwriting Risk
Report Level Filter	Stress Scenario
Report Description	<p>This report is a combination of line and column chart.</p> <p>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.</p>

Drill Through	<p>Level 1:</p> <p>Report Name: Break-up of Non-Life Catastrophe Risk under Stress Scenario across Perils</p> <p>Report Type: Combination of Line and Column Chart</p> <p>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 of a line chart. Only the line markers are displayed; the line is not displayed.</p> <p>The following parameters selected in the Break-up of Non-Life Catastrophe Risk under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Catastrophe Sub-Risk Category
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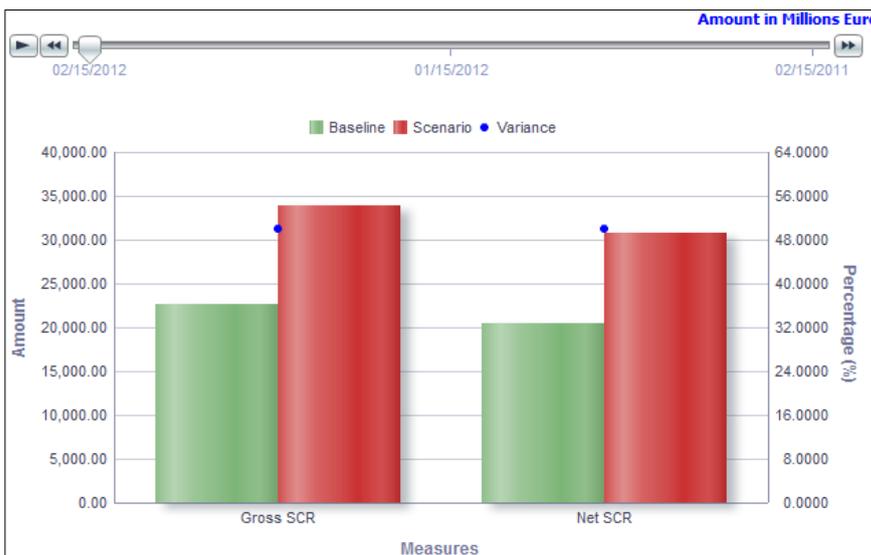


Capital Requirement across Legal Entities

6.8.7 Capital Requirement under Stress Scenario

Dashboard Name	Tab	Non-Life underwriting Risk
Report Level Filter	Stress Scenario	
Report Description	<p>This report is a combination of line and column chart.</p> <p>The Net SCR and Gross SCR for non-life underwriting risk for the selected 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.</p>	

Drill Through	<p>Level 1:</p> <p>Report Name: Capital Requirement under Stress Scenario across Sub-Risk Categories</p> <p>Report Type: Combination of Line and Column Chart</p> <p>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 of a line chart.</p> <p>The following parameters selected in the Capital Requirement under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run
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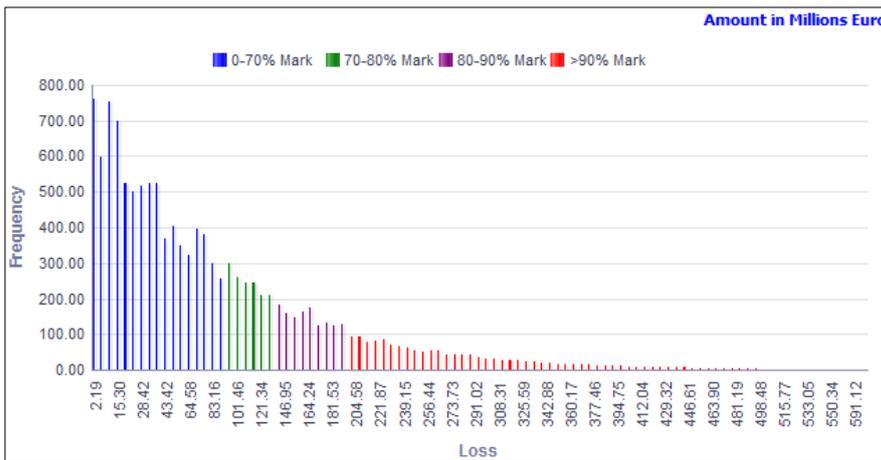


Capital Requirement under Stress Scenario

6.8.8 Loss Distribution under Stress Scenario

Dashboard Name	Tab	Non-Life underwriting Risk
Report Level Filter		Component Type

Report Description	<p>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.</p> <p>Bucketed loss values are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows:</p> <ul style="list-style-type: none"> • Top 10% of bucketed loss value – Red • Next 10% of bucketed loss value – Purple • Next 10% of bucketed loss values – Green • Remaining bucketed loss value – Blue <p>This report is generated for the selected entity for which the data is present in the run and for selected scenario.</p>
Drill Through	Not Applicable

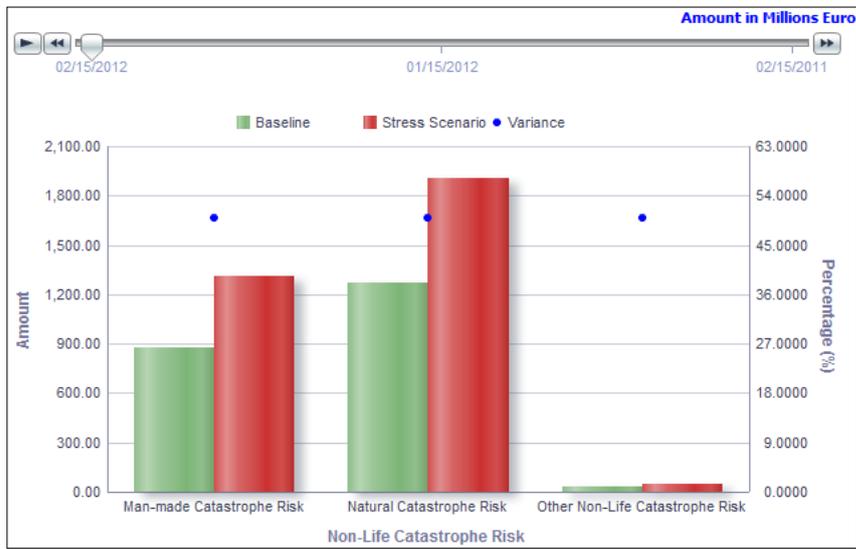


Loss Distribution under Stress Scenario

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

Dashboard Name	Tab Non-Life underwriting Risk
Report Level Filter	Not Applicable

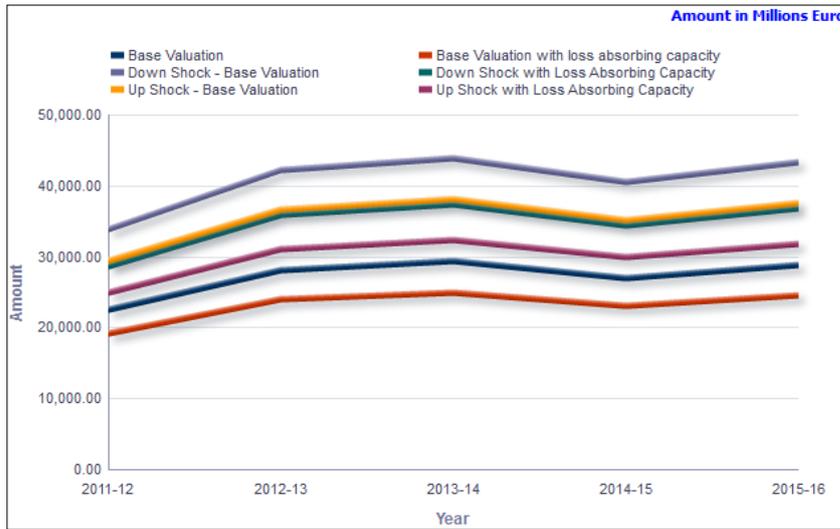
<p>Report Description</p>	<p>This report compares the baseline and stress SCR values across non-life catastrophe sub-risk categories for the current period. The report displayed is a combination of line and column chart format.</p> <p>The non-life catastrophe sub-risk categories are displayed on the 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.</p> <p>This report is generated for the entity selected in the prompt and for the business segment Non Life and selected scenario.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Break-up of Non-Life Catastrophe Risk under Stress Scenario across Perils</p> <p>Report Type: Combination of Line and Column Chart</p> <p>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.</p> <p>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.</p>



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

6.8.10 SCR Projections across Scenarios

Dashboard Name	Non-Life underwriting Risk
Report Level Filter	Not Applicable
Report Description	<p>This report displays the projected non-life underwriting risk SCR for 5 years in the future across scenarios. The report is displayed in line chart format.</p> <p>Future time periods are displayed on the x-axis. SCR amount is displayed on the y-axis for each scenario.</p> <p>This report is generated for the entity selected in the prompt and for the business segment Non Life.</p>
Drill Through	Not Applicable



SCR Projections across Scenarios

6.8.11 Technical Provisions under Stress Scenario

Dashboard Name	Tab Non-Life underwriting Risk
Report Level Filter	Stress Scenario
Report Description	<p>This report is a combination of line and column chart.</p> <p>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.</p> <p>The provision types include:</p> <ul style="list-style-type: none"> • Technical Provisions • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium

<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Technical Provisions under Stress Scenario across Products</p> <p>Report Type: Column Chart</p> <p>Products 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 a line chart. Only the line markers are displayed; the line is not displayed.</p> <p>The following parameters selected in the Technical Provisions under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Provision Type
	<p>Level 2:</p> <p>Report Name: Technical Provisions under Stress Scenario across Homogeneous Risk Groups</p> <p>Report Type: Column Chart</p> <p>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 a line chart. Only the line markers are displayed; the line is not displayed.</p> <p>In addition to the parameters selected in the Technical Provisions under Stress Scenario across Products report the selected product is displayed for informational purposes.</p>

Level 3:

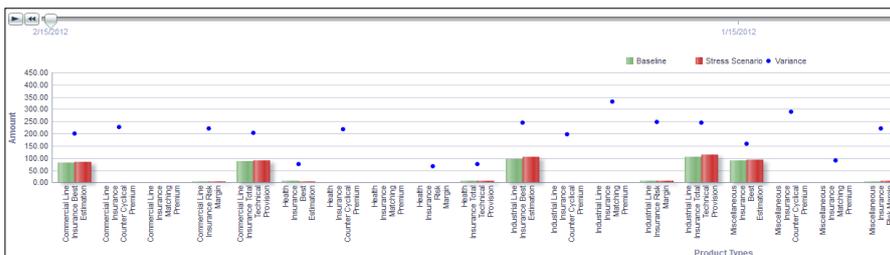
Report Name: Technical Provisions under Stress Scenario across Policies

Report Type: Tabular Report

The following details are displayed in a tabular format:

- Policy Number
- Policy Type
- Baseline
- 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.



Technical Provisions under Stress Scenario

6.9 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 in [section 6.1](#). Also select the Health Risk Type (SLT Health / NSLT Health) from the page level filter.
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 Provision](#)
- [Technical Provision across Legal Entities](#)

- [Capital Requirement across legal Entities](#)
- [Capital Requirement under Stress Scenario](#)
- [Loss Distribution under stress Scenario](#)
- [Technical Provision under Stress Scenario](#)
- [SCR Projection across Scenarios](#)
- [Break up Health Catastrophe Risk](#) (Available for NSLT Health only)
- [Break- Up of Health Catastrophe Risk under Stress Scenarios](#) (Available for NSLT Health only)

6.9.1 Capital requirement

Dashboard Tab Name	Health Underwriting risk
Report Level Filter	Not Applicable
Report Description	<p>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.</p> <p>The SCR measures reported include:</p> <ul style="list-style-type: none"> • Net SCR • Gross SCR <p>The time period is displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current month • Preceding month • Same month in the preceding year <p>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.</p>

Drill Through	<p>Level 1:</p> <p>Report Name: Capital requirement across Sub Risk categories</p> <p>Report Type: Column chart report</p> <p>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.</p> <p>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.</p> <p>Sub-risk categories are displayed on the x-axis. The amounts for Gross and Net SCR are displayed on the y-axis.</p>
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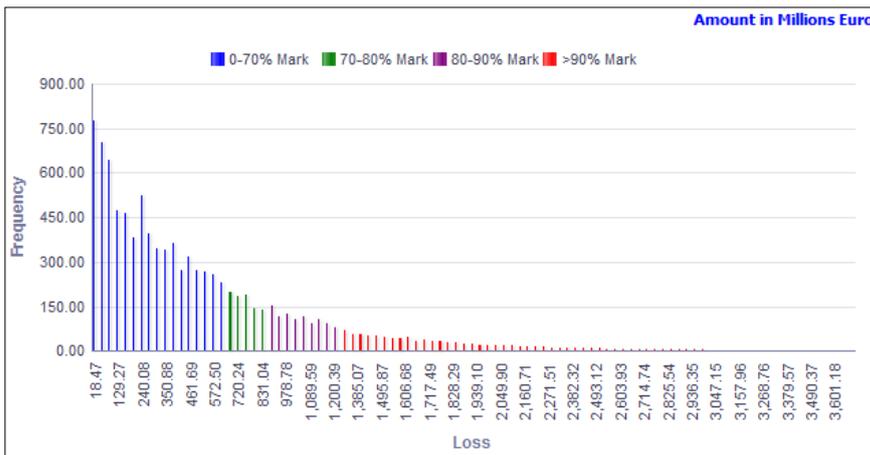


Capital Requirement

6.9.2 Loss Distribution

Dashboard Name	Tab	Health Underwriting risk
Report Level Filter		Component Type

<p>Report Description</p>	<p>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.</p> <p>A given legal entity may have multiple Components. Select the Component from the drop down list.</p> <p>Bucketed loss values are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows:</p> <ul style="list-style-type: none"> • Top 10% of bucketed loss value – Red • Next 10% of bucketed loss value – Purple • Next 10% of bucketed loss value – Green • Remaining bucketed loss value – Blue
<p>Drill Through</p>	<p>Not Applicable</p>



Loss Distribution

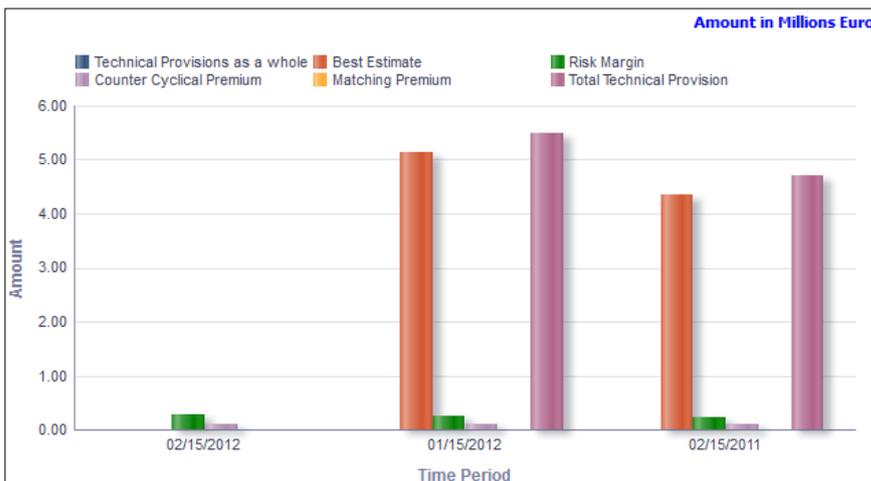
6.9.3 Technical Provision

<p>Dashboard Name</p>	<p>Health Underwriting risk</p>
<p>Report Level Filter</p>	<p>Not Applicable</p>

<p>Report Description</p>	<p>This is a column chart report.. The measures related to technical provisions for Health-underwriting risk are displayed across dimensions:</p> <ul style="list-style-type: none"> • Technical Provisions as a Whole(not for NSLT Health) • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium • Total Technical provision <p>The time period is displayed on the x-axis. Values of technical provisions are displayed on the y-axis.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Technical Provisions across lines of business</p> <p>Report Type: Column Chart</p> <p>Lines of Business are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type

	<p>Level 2:</p> <p>Report Name: Technical Provisions across Product types</p> <p>Report Type: Column Chart</p> <p>Product Types are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Line of Business <p>In addition to the parameters selected in the Technical Provisions across Product Types report the selected product is displayed for informational purposes.</p>
	<p>Level 3:</p> <p>Report Name: Technical Provisions across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Product Type <p>In addition to the parameters selected in the Technical Provisions across Product Types report the selected product is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: Technical Provisions across Homogeneous Risk Groups</p> <p>Report Type: Column Chart</p> <p>HRGs are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>In addition to the parameters selected in the Technical Provisions across Products report the selected product is displayed for informational purposes.</p>

	<p>Level 5:</p> <p>Report Name: Technical Provisions across Policies</p> <p>Report Type: Tabular Report</p> <p>The following details are displayed in a tabular format:</p> <ul style="list-style-type: none"> • Policy Number • Policy Type • Sum Assured • Technical Provisions as a whole • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium • Total Technical Provisions
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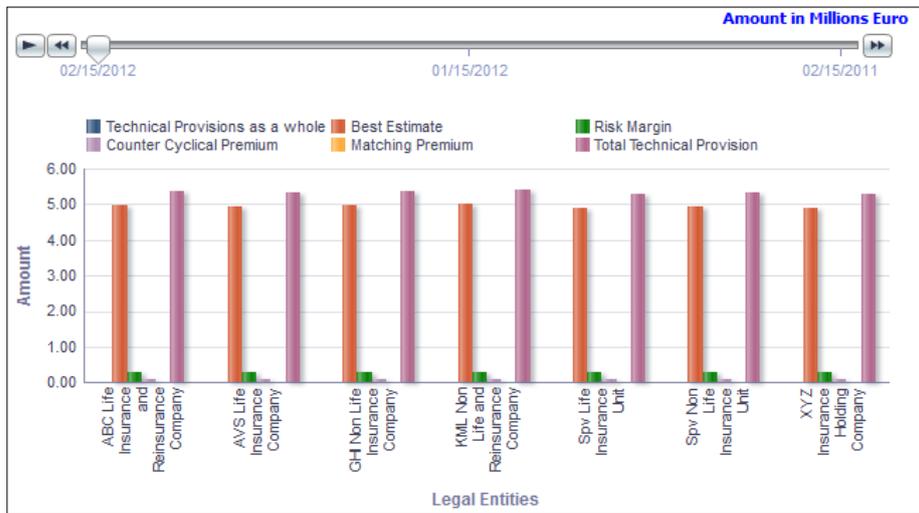
Technical Provisions

6.9.4 Technical Provision across Legal Entities

Dashboard Name	Tab	Health Underwriting risk
Report Level Filter		Not Applicable

<p>Report Description</p>	<p>This is a column chart report. Legal Entities are displayed on the x-axis. Values of technical provisions are displayed on the y-axis. The time periods are in the form of slider functionality.</p> <p>The technical provisions for Health-underwriting risk estimated for the selected period are displayed across:</p> <ul style="list-style-type: none"> • Technical Provisions as a Whole (Not available for NSLT Health) • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Technical Provisions across lines of business</p> <p>Report Type: Column Chart</p> <p>Lines of Business are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period
	<p>Level 2:</p> <p>Report Name: Technical Provisions across Product types</p> <p>Report Type: Column Chart</p> <p>Product Types are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Line of Business

	<p>Level 3:</p> <p>Report Name: Technical Provisions across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The following parameters selected in the Technical Provisions report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Date • Run • Legal Entity • Product Type
	<p>Level 4:</p> <p>Report Name: Technical Provisions across Homogeneous Risk Groups</p> <p>Report Type: Column Chart</p> <p>HRGs are displayed on the x-axis. Measures related to technical provisions are displayed on the y-axis.</p> <p>The Technical Provisions across Products report the selected product is displayed for informational purposes.</p>
	<p>Level 5:</p> <p>Report Name: Technical Provisions across Policies</p> <p>Report Type: Tabular Report</p> <p>The following details are displayed in a tabular format:</p> <ul style="list-style-type: none"> • Policy Number • Policy Type • Sum Assured • Technical Provisions as a whole • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium • Total Technical Provisions



Technical Provision across legal Entities

6.9.5 Capital Requirement across Legal Entities

Dashboard Name	Health Underwriting risk
Report Level Filter	Not Applicable
Report Description	<p>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.</p> <p>Amounts for Net SCR and Gross SCR are displayed for the current period as columns on the y-axis.</p>

<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Capital requirement across Product Types Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>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.</p>
	<p>Level 2:</p> <p>Report Name: Capital requirement across Products Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>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.</p>

	<p>Level 3:</p> <p>Report Name: Capital requirement across Homogeneous Risk Groups</p> <p>Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>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.</p>
	<p>Level 4:</p> <p>Report Name: Capital requirement across Customers</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>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.</p>

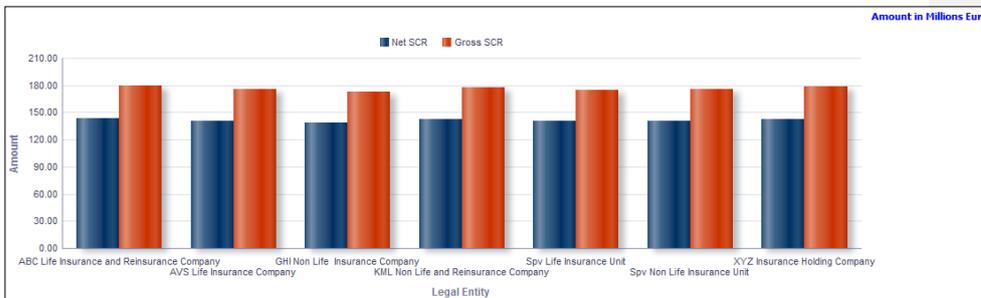
Level 5:

Report Name: Capital requirement across Policies

Report Type: Tabular Report

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.

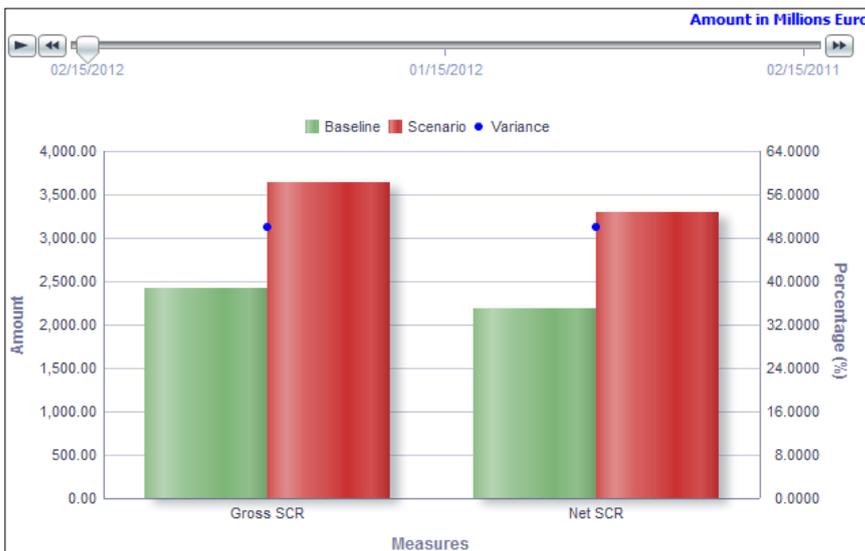


Capital Requirement across Legal Entities

6.9.6 Capital Requirement under Stress Scenario

Dashboard Name	Tab	Health Underwriting risk
Report Level Filter		Stress Scenario
Report Description		This report is a combination of line and column chart. Time periods are in the form of slider functionality The Net SCR and Gross SCR for Health underwriting risk for the selected 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.

Drill Through	<p>Level 1:</p> <p>Report Name: Capital Requirement under Stress Scenario across Sub-Risk Categories</p> <p>Report Type: Combination of Line and Column Chart</p> <p>The Net SCR and Gross SCR for the selected 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 of a line chart. Only the line markers are displayed; the line is not displayed.</p> <p>The following parameters selected in the Capital Requirement under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run
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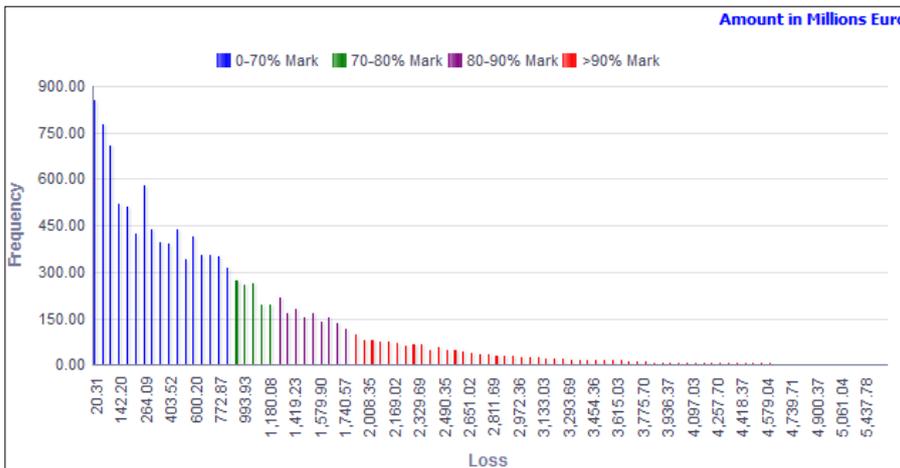


Capital Requirement under Stress Scenario

6.9.7 Loss Distribution under Stress Scenario

Dashboard Name	Tab	Health Underwriting risk
Report Level Filter		Stress Scenario

<p>Report Description</p>	<p>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.</p> <p>A given legal entity may have multiple Components. Select the Component from the drop down list.</p> <p>Bucketed loss values are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows:</p> <ul style="list-style-type: none"> • Top 10% of bucketed loss value – Red • Next 10% of bucketed loss value – Purple • Next 10% of bucketed loss value – Green • Remaining bucketed loss value – Blue
<p>Drill Through</p>	<p>Not Applicable</p>



Loss Distribution under Stress Scenario

6.9.8 Technical Provision under Stress Scenario

<p>Dashboard Name</p>	<p>Health Underwriting risk</p>
<p>Report Level Filter</p>	<p>Stress Scenario</p>

<p>Report Description</p>	<p>The technical provisions for health - underwriting risk estimated in the selected period are compared across baseline and stress scenarios and displayed across product types. The provision types include:</p> <ul style="list-style-type: none"> • Technical Provisions • Best Estimate • Risk Margin • Counter Cyclical Premium • Matching Premium • Total Technical Provisions <p>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.</p> <p>There is a slider functionality to display time periods.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Technical Provisions under Stress Scenario across Products</p> <p>Report Type: Column Chart</p> <p>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 products and information element (Technical Provision/Best Estimate/Risk Margin/Total Technical Provisions) selected in the previous graph - Technical Provisions under Stress Scenario.</p> <p>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.</p> <p>Products 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.</p>

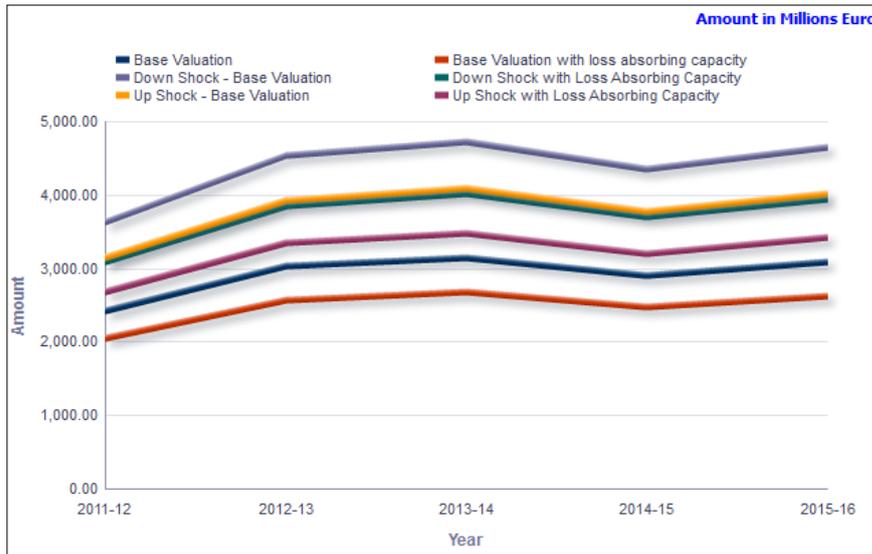
	<p>Level 2:</p> <p>Report Name: Technical Provisions under Stress Scenario across Homogeneous Risk Groups</p> <p>Report Type: Column Chart</p> <p>This graph shows the Capital Requirement information elements namely Technical Provision/Best Estimate/Risk Margin/Total Technical Provisions for the Baseline, 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.</p> <p>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.</p> <p>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.</p>
	<p>Level 3:</p> <p>Report Name: Technical Provisions under Stress Scenario across Policies</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>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.</p>



Technical Provisions under Stress Scenario

6.9.9 SCR Projection across Scenarios

Dashboard Name	Tab Health Underwriting risk
Report Level Filter	Stress Scenario
Report Description	<p>This report displays the projected health underwriting risk SCR for 'n' number of years in the future across scenarios. The report is displayed in a line chart format.</p> <p>Future time periods are displayed on the x-axis. SCR amount is displayed on the x-axis for each scenario.</p>
Drill Through	Not Applicable

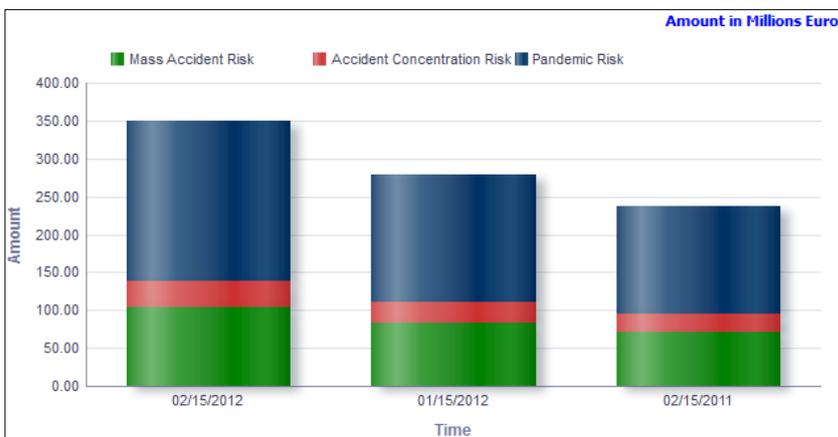


SCR Projections across Scenarios

6.9.10 Break up Health Catastrophe Risk (Available for NSLT Health only)

Dashboard Name	Tab	Health Underwriting risk
Report Level Filter		Not Applicable

<p>Report Description</p>	<p>This report is available for NSLT Health only. It 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.</p> <p>For example, following the screenshot on Health catastrophe sub-risk categories include:</p> <ul style="list-style-type: none"> • Mass Accident Risk • Accident Concentration Risk • Pandemic Risk <p>Time period is displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Preceding Month • Same Month in the Preceding Year <p>The SCR amounts are displayed for each sub risk category as stacked columns.</p>
<p>Drill Through</p>	<p>Not Applicable</p>

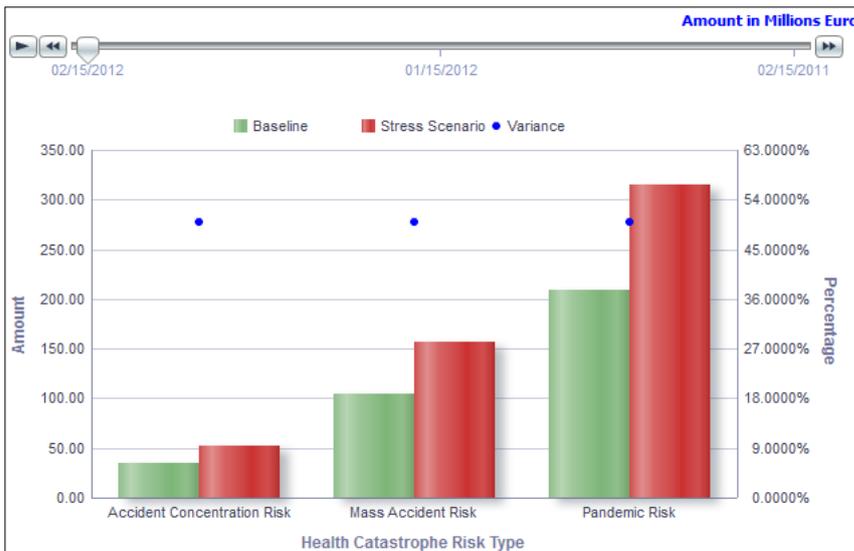


Break-up of Health Catastrophe Risk

6.9.11 Break up Health Catastrophe Risk under Stress Scenarios (Available for NSLT Health only)

<p>Dashboard Name</p>	<p>Tab Health Underwriting risk</p>
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Report Level Filter	Stress Scenario
Report Description	<p>This report is available for NSLT Health only. It compares the baseline and stress SCR values across health catastrophe sub-risk categories for the selected period. The report is displayed in a combination of line and column chart format.</p> <p>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.</p> <p>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.</p>
Drill Through	Not Applicable



Break-up of Health Catastrophe Risk under Stress Scenario

6.10 Market Risk

This tab shows the Capital Requirements, Portfolio Values and Concentration 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 in [section 6.1](#).
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:

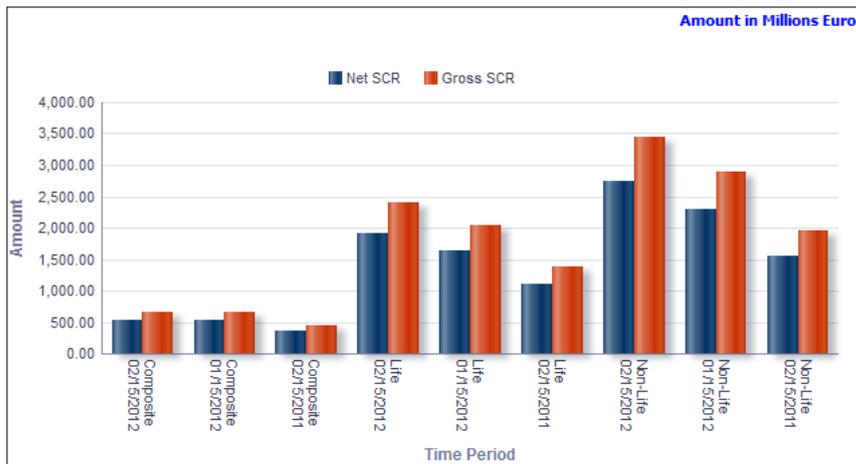
- [Market Risk Capital](#)
- [Consolidated Portfolio Value](#)
- [Market Risk Appetite Trend Analysis](#)
- [Market Risk Capital Projections across Scenarios](#)
- [Comparison of Asset Values across Solvency II and IFRS Valuations](#)
- [Asset Concentration Analysis](#)
- [Allocated Cash Flows](#)
- [Portfolio Performance Trend Analysis](#)
- [Portfolio Profit & Loss Distribution](#)
- [Portfolio Value across Currencies](#)
- [Portfolio Profit & Loss Distribution under Stress Scenario](#)
- [Portfolio Value across Currencies under Stress Scenario](#)
- [Market Risk Capital under Stress Scenario](#)
- [Consolidated Portfolio Value under Stress Scenario](#)

6.10.1 Market Risk Capital

Dashboard Tab Name	Market Risk
Report Level Filters	Not Applicable
Report Description	<p>This report displays the SCR for market risk across business types and time in a column chart format.</p> <p>The business type and time period are displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current period • Same period in the Preceding Year <p>The amounts for Gross and Net SCR estimated for market risk</p>

	are displayed on the y-axis in the form of columns. The report is generated only for selected entities for which the data is present in the Run .
Drill-through On	Business Type
Drill Through	<p>Level 1: Report Name: <i>Market Risk Capital across Sub-Risk categories</i> Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>Sub-risk categories are displayed on the x-axis. The amounts for Gross and Net SCR are displayed on the y-axis.</p>
	<p>Level 2: Report Name: <i>Market Risk Capital across Instrument Type</i> Report Type: Tabular</p> <p>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.</p> <p>Click any one of the segments in the Market Risk Capital chart. The tabular report of Market Risk Capital across Instrument Type is displayed.</p> <p>The following details are reported for each instrument type which is part of the selected sub-risk category:</p> <ul style="list-style-type: none"> • Net SCR • Gross SCR <p>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.</p>
	<p>Level 3: Report Name: <i>Market Risk Capital across Instruments</i> Report Type: Tabular</p>

	<p>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.</p> <p>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.</p> <p>The following details are reported for each instrument which is part of the selected instrument type:</p> <ul style="list-style-type: none">• Instrument Name• Instrument Code• Net SCR• Gross SCR• Natural Currency• Position• Number of Units• Issue Date• Maturity Date• Market Value <p>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.</p>
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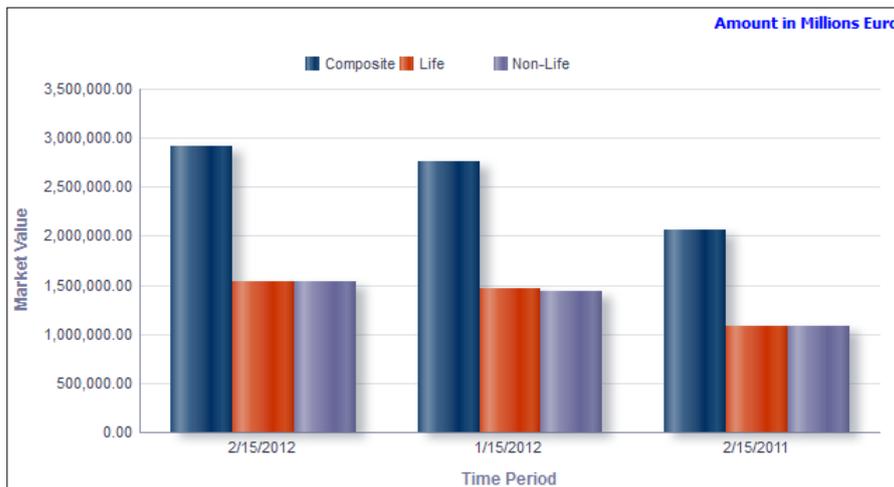
Market Risk Capital

6.10.2 Consolidated Portfolio Value

Dashboard Tab Name	Market Risk
Report Level Filters	Not Applicable
Report Description	<p>The value of the consolidated portfolio is displayed across time periods. 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. Time periods are displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Market values for each business types are displayed on the y-axis. Clicking each bar launches the drill-thru report.</p>
Drill-through On	Business Type
Drill Through	<p>Level 1: Report Name: Market Value across Asset Classes Report Type: Tabular Report Asset classes are displayed as row items. The following are displayed in columns:</p> <ul style="list-style-type: none"> • Market Value • % of Total Portfolio Value • Limit • Limit Utilization %

	<ul style="list-style-type: none"> • Limit Utilization Status (graph) <p>Limit Utilization % and Limit Utilization Status are colored Green, Amber and Red based on the level of utilization.</p> <p>Additionally, the following parameters selected as part of Consolidated Portfolio Value report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: <i>Market Value across Assets</i></p> <p>Report Type: Tabular Report</p> <p>Assets are displayed as row items. Column items remain unchanged from Market Value across Asset Classes report.</p> <p>In addition to the parameters displayed as part of Market Value across Asset Classes report, the selected asset class is displayed for informational purposes.</p>
	<p>Level 3:</p> <p>Report Name: <i>Market Value across Counterparties</i></p> <p>Report Type: Tabular Report</p> <p>Counterparties are displayed as row items. Column items remain unchanged from Market Value across Assets report.</p> <p>In addition to the parameters displayed as part of Market Value across Assets report, the selected asset is displayed for informational purposes.</p> <p>Level 4 Drill-through On: Counterparty</p>
	<p>Level 4:</p> <p>Report Name: <i>Market Value across Instrument Type</i></p> <p>Report Type: Tabular Report</p> <p>Instrument types are displayed as row items. Column items remain unchanged from Market Value across Counterparties report.</p> <p>In addition to the parameters displayed as part of Market Value across Counterparties report, the selected counterparty is displayed for informational purposes.</p> <p>Level 5 Drill-through On: Instrument Type</p>
	<p>Level 5:</p> <p>Report Name: <i>Market Value across Instruments</i></p> <p>Report Type: Tabular Report</p>

	<p>Instrument names are displayed as row items. In addition to the column items displayed as part of the Market Value across Instrument Types report, the following instrument details are displayed:</p> <ul style="list-style-type: none"> • Instrument Code • Natural Currency • Position • Number of Units • Issue Date • Maturity Date <p>In addition to the parameters displayed as part of Market Value across Instrument Types report, the selected instrument type is displayed for informational purposes.</p>
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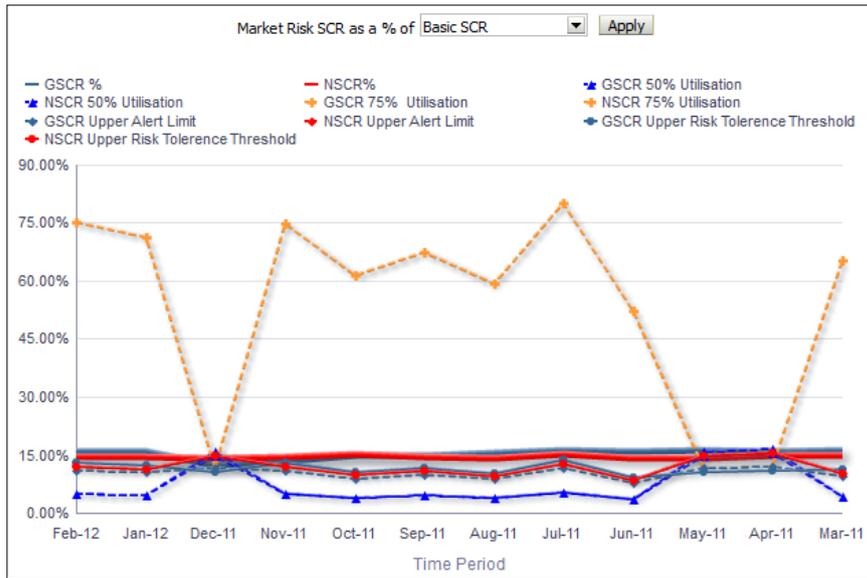


Consolidated Portfolio Value

6.10.3 Market Risk Appetite Trend Analysis

Dashboard Tab Name	Market Risk
Report Level Filters	<p>Business Type</p> <p>Market Risk SCR as a % of: This is a drop down selection of the following options:</p> <ul style="list-style-type: none"> • Solvency Capital Requirement • Basic SCR • Portfolio Value

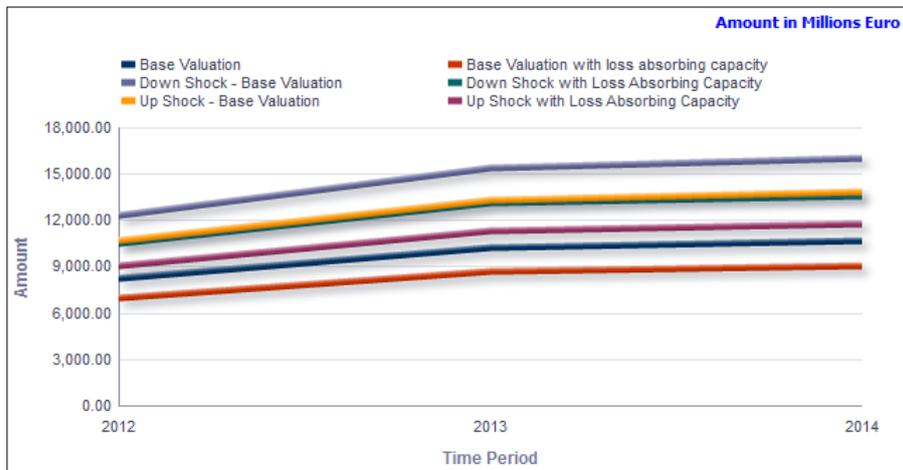
<p>Report Description</p>	<p>This is a new report that Net and Gross SCR against limits in a graphical format. This report is represented as a Line Graph with Alerts. Trailing 12-month time period is displayed on the x-axis, while the following are displayed on the y-axis:</p> <ul style="list-style-type: none"> • Net SCR % • Gross SCR % • 50% Utilization • 75% Utilization • Upper Alert Limit • Upper Risk Tolerance Threshold <p>Additionally, alerts are displayed on the breach of the alert limit (in Amber color) or risk tolerance threshold (in Red color), both upper and lower.</p> <ul style="list-style-type: none"> • If only the upper alert limit is breached and not the upper risk tolerance threshold, the alert text is displayed as follows: <Minimum / Solvency> Capital Ratio, <value>, has exceeded the Upper Alert Limit, <value>, by <[(ratio – limit) / limit] %> • If the upper risk tolerance threshold is breached, the alert text is displayed as follows: <Minimum / Solvency> Capital Ratio, <value>, has breached the Upper Risk Tolerance Threshold, <value>, by <[(ratio – threshold) / threshold] %>
<p>Drill-through On</p>	<p>Not Applicable</p>



Market Risk Appetite red Analysis

6.10.4 Market Risk Capital Projections across Scenarios

Dashboard Tab Name	Market Risk
Report Level Filters	Business Type
Report Description	<p>This report displays market risk capital across planning horizon of the organization and across scenarios. This report is represented as a Line Graph. Forecast periods are displayed on the x-axis. The forecast periods displayed are the time periods which are part of an organization's planning (forecast) horizon. These are not fixed.</p> <p>Forecasted market risk capital is displayed in the form of amounts across scenarios, including baseline, on the y-axis.</p>
Drill-through On	Not Applicable

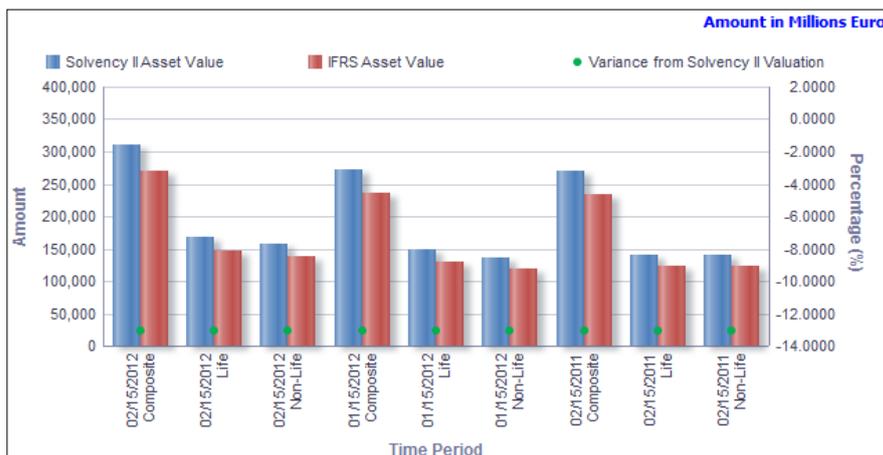


Market Risk Capital Projections across Scenarios

6.10.5 Comparison of Asset Values across Solvency II and IFRS Valuations

Dashboard Tab Name	Market Risk
Report Level Filters	Not Applicable
Report Description	This report compares the asset values under Solvency II and IFRS valuations and reports variances. This is a combination of Line Graph and Column Chart. Business types and time periods are displayed on the x-axis. The Solvency II and IFRS asset values are displayed as columns on the primary y-axis. Variance from Solvency II Valuation is displayed as a percentage on the secondary y-axis in the form of a line. Only the line markers are displayed.
Drill-through On	Time Period
Drill Through	<p>Level 1:</p> <p>Report Name: Comparison of Asset Values across Solvency II and IFRS Valuations by Asset Class</p> <p>Report Type: Column Chart</p> <p>Asset classes are displayed on the x-axis. The Solvency II and IFRS asset values are displayed as columns on the primary y-axis. Variance from Solvency II Valuation is displayed as a percentage on the secondary y-axis in the form of a line. Only the line markers are displayed; the line is not displayed.</p> <p>Additionally, the following parameters selected as part of Comparison of Asset Values across Solvency II and IFRS Valuations report are displayed for informational purposes:</p> <ul style="list-style-type: none"> Legal Entity

	<ul style="list-style-type: none"> • Date • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Comparison of Asset Values across Solvency II and IFRS Valuations by Assets</p> <p>Report Type: Column Chart</p> <p>Assets are displayed on the x-axis. The Solvency II and IFRS asset values are displayed as columns on the primary y-axis. Variance from Solvency II Valuation is displayed as a percentage on the secondary y-axis in the form of a line. Only the line markers are displayed.</p> <p>In addition to the parameters displayed as part of Comparison of Asset Values across Solvency II and IFRS Valuations across Asset Classes report, the selected asset class is displayed for informational purposes.</p>

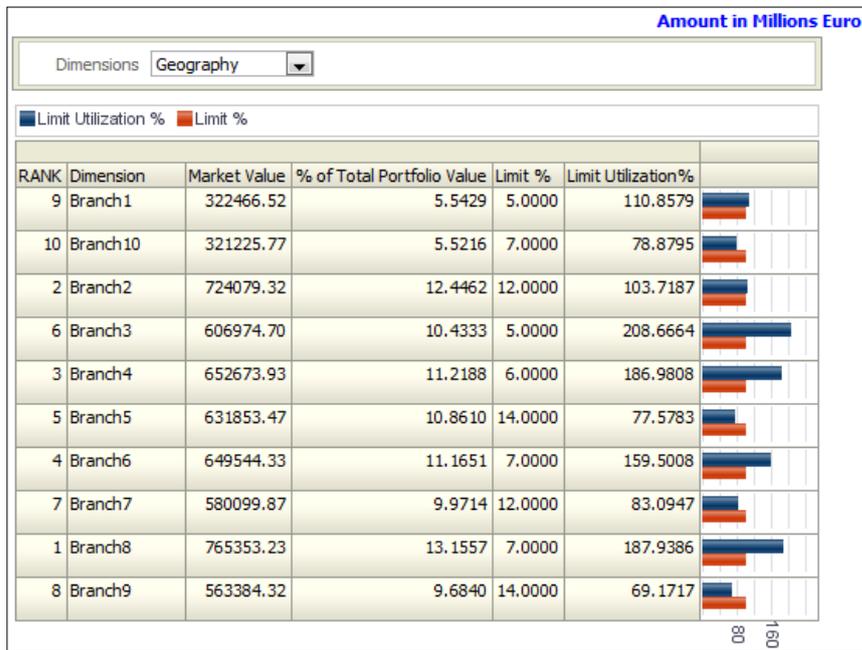


Comparison of Asset Values across Solvency II and IFRS Valuations

6.10.6 Asset Concentration Analysis

Dashboard Tab Name	Market Risk
Report Level Filters	<p>Business Type</p> <p>Dimension: This is a drop down selection of the following options:</p> <ul style="list-style-type: none"> • Asset Class

	<ul style="list-style-type: none"> • Counterparty • Currency • Geography • Instrument Type
Report Description	<p>This report enables concentration analysis across multiple dimensions ranked by market value. This is a tabular report with Embedded Charts and the time period can be selected from the drop down, which includes:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Members of the selected dimensions are displayed as row items and ranked based on the market value, the highest rank assigned to the largest exposure value. The following are displayed in columns:</p> <ul style="list-style-type: none"> • Market Value • % of Portfolio Value • Limit • Limit Utilization % • Limit Utilization Status (graph) <p>Limit Utilization % and Limit Utilization Status are colored Green, Amber and Red based on the level of utilization.</p>
Drill-through On	Not Applicable



Asset Concentration Analysis

6.10.7 Allocated Cash Flows

Dashboard Tab Name	Market Risk
Report Level Filters	Not Applicable
Report Description	<p>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. The report is displayed in a Tabular format.</p> <p>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.</p> <p>This report is generated for selected legal entity for which the data is present in the Run.</p>
Drill-through On	Not Applicable

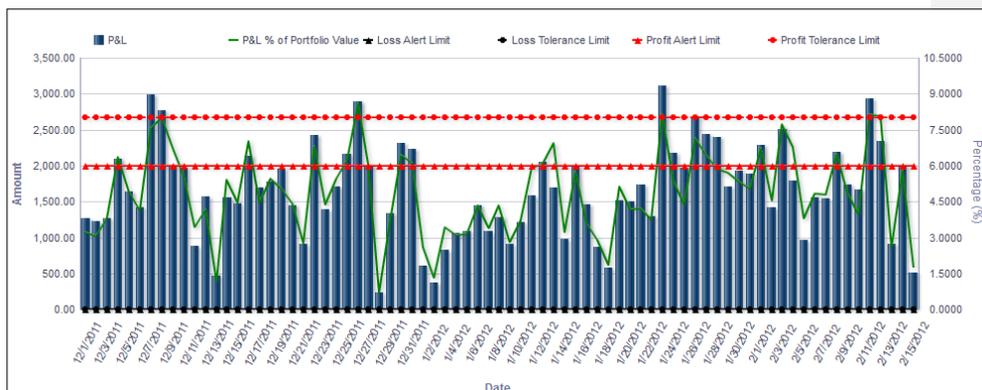
Asset Class - Maturity	Asset																					
	Aluminum	Barley	Channa	Cotton seed oleate	Gold 100gms Mumbai	Guarseed	Jeera	Maze	Mustard seed	Nickel	Oil	Raw Jute	Sesame Seeds	Silver 5 Kgs	Soy Bean	Sugar M Grade	Wheat	Australian Dollar	British Pound	Ba	Le	
Commodity - 1 Month	76.7	41.38	70.36	42.1	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					
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 - 10 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 - 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 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 - 15 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 - 18 Month	22.17	2.24	9.11	87.16	68.32	5.08	88.95	33.62	25.24	13.8	56.22	22.39	82.03	55.17	53.42	77.25	16.52					
Commodity - 20 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 - 24 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 - 27 Month	42.92	65.22	42.05	38.21	29.72	80.87	15.97	72.01	82.14	20.42	24.57	75.14	30.44	35.77	70.8	59.72	77.93					
Commodity - 3 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 - 36 Month	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 - 4 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 - 5 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 - 6 Month	22.1	41.72	58.03	20.57	63.09	83.16	15.36	63.9	28.8	36.01	22.2	48.94	15.77	60.86	45.41	24.23	20.66					
Commodity - 7 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					

Allocated Cash Flows

6.10.8 Portfolio Performance Trend Analysis

Dashboard Tab Name	Market Risk
Report Level Filters	<ul style="list-style-type: none"> Portfolio: This is a drop down list containing the consolidated portfolio and any sub-portfolios belonging to the selected legal entity. Business Type
Report Description	This report provides a trend analysis of portfolio P&L compared against the loss and profit limits and tolerance thresholds across a trailing 3-month period.
Report Type	<p>Line Graph with Alerts</p> <p>Calendar days over a trailing 3-month period are displayed on the x-axis. The following are displayed on the y-axis in the form of lines:</p> <ul style="list-style-type: none"> P&L P&L % of Portfolio Value Loss Alert Limit Loss Tolerance Threshold Profit Alert Limit Profit Tolerance Threshold <p>Additionally, alerts are displayed on the breach of the alert limit (in Amber color) or tolerance threshold (in Red color), both profit and loss.</p> <ul style="list-style-type: none"> If only the loss alert limit is breached and not the loss tolerance threshold, the alert text is displayed as follows: <p><i>P&L % of Portfolio Value, <value>, has exceeded the Loss Alert Limit, <value>, by < [(limit - P&L %) /</i></p>

	<p>limit] %></p> <ul style="list-style-type: none"> If only the profit alert limit is breached and not the upper risk tolerance threshold, the alert text is displayed as follows: P&L % of Portfolio Value, <value>, has exceeded the Profit Alert Limit, <value>, by <[(P&L % – limit) / limit] %> If the profit tolerance threshold is breached, the alert text is displayed as follows: P&L % of Portfolio Value, <value>, has breached the Loss Tolerance Threshold, <value>, by <[(threshold – P&L %) / threshold] %> If the profit tolerance threshold is breached, the alert text is displayed as follows: P&L % of Portfolio Value, <value>, has breached the Profit Tolerance Threshold, <value>, by <[(P&L % – threshold) / threshold] %>
Drill-through On	Not Applicable

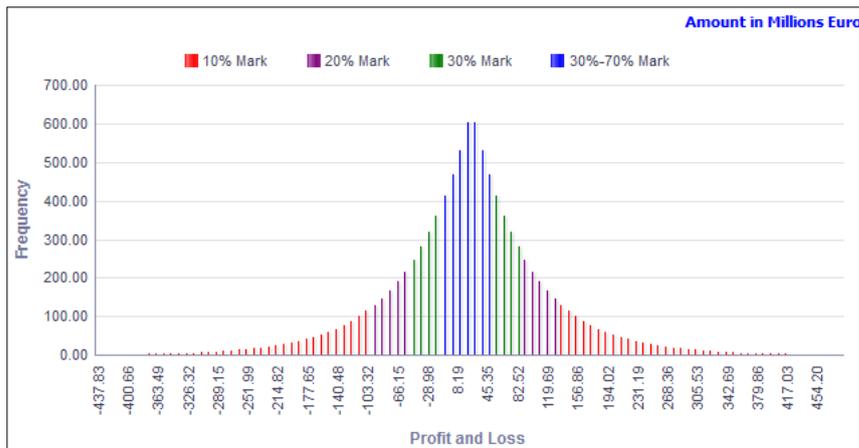


Portfolio Performance Trend Analysis

6.10.9 Portfolio Profit & Loss Distribution

Dashboard Tab Name	Market Risk
Report Level Filters	Business Type
Report Description	<p>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.</p> <p>A given legal entity may have multiple Portfolios. Select the</p>

	<p>Portfolio from the drop down list. Click Apply after selecting the Portfolio.</p> <p>Profit and bucketed loss values are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows:</p> <ul style="list-style-type: none"> • Top 10% of both profits and bucketed loss value – Red • Next 10% of both profits and bucketed loss value – Purple • Next 10% of both profits and bucketed loss value – Green • Remaining profits and bucketed loss value – Blue <p>This report is generated for the selected entity for which the data is present in the Run.</p>
Drill Through	Not Applicable

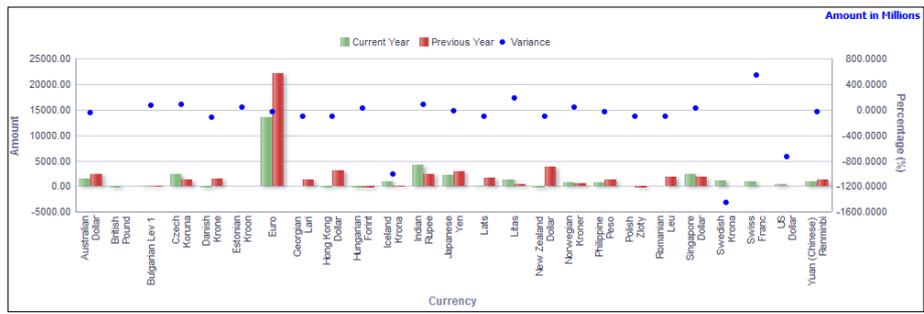


Portfolio Profit and Loss Distribution

6.10.10 Portfolio Value across Currencies

Dashboard Tab Name	Market Risk
Report Level Filters	Business Type
Report Description	The value of the selected portfolio is displayed across

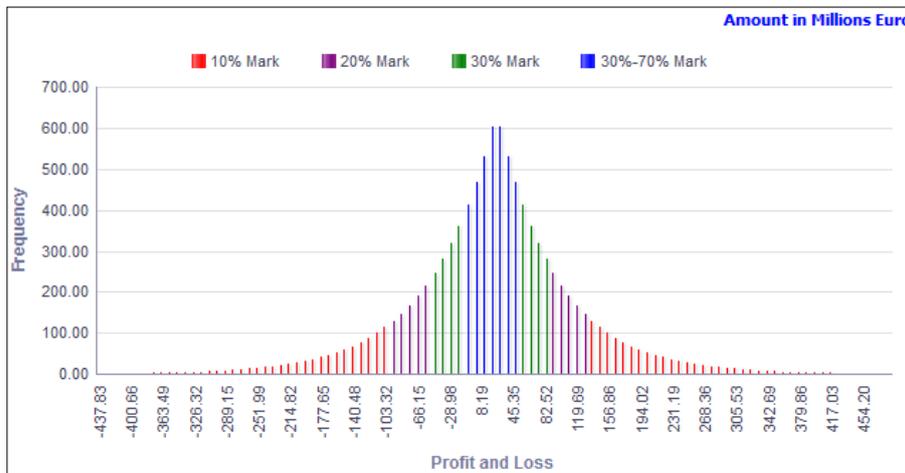
	<p>currencies and time period. The report generated is a combination of line and column chart.</p> <p>A given legal entity may have multiple Portfolios. Select the Portfolio from the drop down list..</p> <p>Currencies are displayed on the x-axis.</p> <p>Portfolio value displayed for the following periods as columns on the primary y-axis:</p> <ul style="list-style-type: none"> • Current Year • Previous Year <p>Variance is displayed in the form of a line chart on the secondary y-axis.</p>
<p>Drill Through</p>	<p>Level 1: Report Name: <i>Portfolio value across Currencies and Instrument Types</i> Report Type: Tabular Report</p> <p>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.</p> <p>Click any one of the options under 'Instrument Type' and the tabular report of Portfolio value across Currencies and Instrument Types is displayed.</p>
	<p>Level 2: Report Name: <i>Portfolio value across Currencies and Instruments</i> Report Type: Tabular Report</p> <p>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.</p> <p>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.</p>



Portfolio Value across Currencies

6.10.11 Portfolio Profit & Loss Distribution under Stress Scenario

Dashboard Tab Name	Market Risk
Report Level Filters	<ul style="list-style-type: none"> Stress Scenario Business Type
Report Description	<p>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.</p> <p>A given legal entity may have multiple Stress Scenarios. Select the Stress Scenario from the drop down list. Click Apply after selecting.</p> <p>Profit and bucketed loss values under stress scenario are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows:</p> <ul style="list-style-type: none"> Top 10% of both profits and bucketed loss value – Red Next 10% of both profits and bucketed loss value – Purple Next 10% of both profits and bucketed loss value – Green Remaining profits and bucketed loss value – Blue <p>This report is generated for the selected entity for which the data is present in the run and selected scenario.</p>
Drill Through	Not Applicable



Portfolio Profit and Loss Distribution under Stress Scenario

6.10.12 Portfolio Value across Currencies under Stress Scenario

Dashboard Tab Name	Market Risk
Report Level Filters	<ul style="list-style-type: none"> Stress Scenario Business Type
Report Description	<p>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.</p> <p>Currencies are displayed on the x-axis.</p> <p>The portfolio value is displayed on the primary y-axis under the following conditions:</p> <ul style="list-style-type: none"> Baseline Stress Scenario <p>Variance is displayed in the form of a line chart on the secondary y-axis.</p>
Drill-through On	Net/Gross SCR on the x-axis.
	<p>Level 1:</p> <p>Report Name: Portfolio Value Under Stress Scenario across Currencies and Instrument Types</p> <p>Report Type: Tabular Report</p>

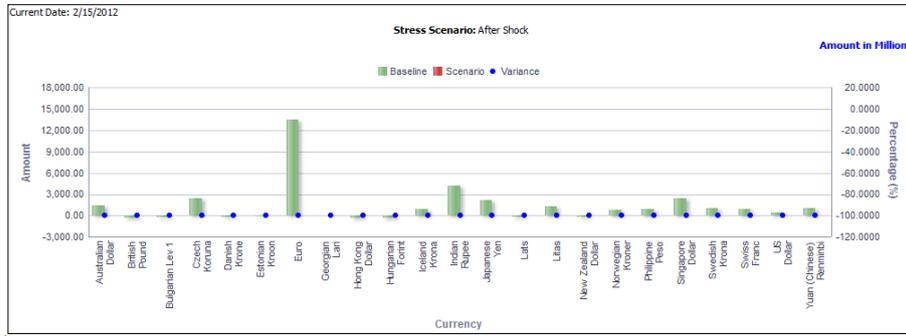
This report shows the portfolio values and the percentage of total portfolio for all the Instrument types for the portfolio, currency selected in the previous graph - Portfolio Value across Currencies under Stress Scenario.

Click the required option under 'Instrument Type' for the **Portfolio value across under Stress Scenario across Currencies and Instrument Types** report to be displayed.

Level 2:
Report Name: Portfolio Value under Stress Scenario across Currencies and Instruments
Report Type: Tabular Report

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 report -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 under Stress Scenario across Currencies and Instruments** is displayed.



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Portfolio Value across Currencies under Stress Scenario

6.10.13 Market Risk Capital under Stress Scenario

Dashboard Tab Name	Market Risk
Report Level Filters	Stress Scenario

<p>Report Description</p>	<p>This report compares the market risk capital measures across business types under baseline and stress conditions. Time periods have been introduced in this report in the form of slider functionality. Time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>This is a combination of Line and Column Chart. Business type and market risk capital measures are displayed on the x-axis.</p> <p>Amounts for Net and Gross SCR are displayed as columns on the primary y-axis. Variance is displayed in the form of a line chart on the secondary y-axis. Only the line markers are displayed for these.</p>
<p>Drill-through On</p>	<p>Net/Gross SCR on the x-axis.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Market Risk Capital under Stress Scenario across Sub-Risk Categories</p> <p>Report Type: Column Chart</p> <p>Sub-risk categories are displayed on the x-axis. Value for Net/Gross SCR is displayed 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. Only the line markers are displayed for these; the line is not displayed.</p> <p>Additionally, the following parameters selected as part of Market Risk Capital under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Business Type • Time Period • SCR Type <hr/> <p>Level 2:</p> <p>Report Name: Market Risk Capital under Stress Scenario across Instrument Types</p> <p>Report Type: Tabular Report</p> <p>The selected capital measure is reported across instrument types under the following conditions:</p> <ul style="list-style-type: none"> • Baseline • <Stress Scenario Name> • Variance <p>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.</p>

Level 3:

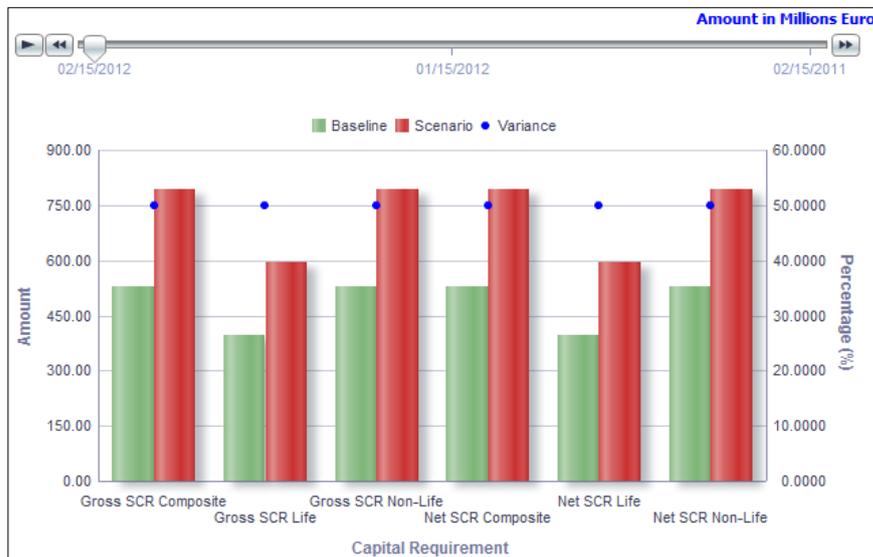
Report Name: *Market Risk Capital under Stress Scenario across Instruments*

Report Type: Tabular Report

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
- <Capital Measure – Baseline>
- <Capital Measure – 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.



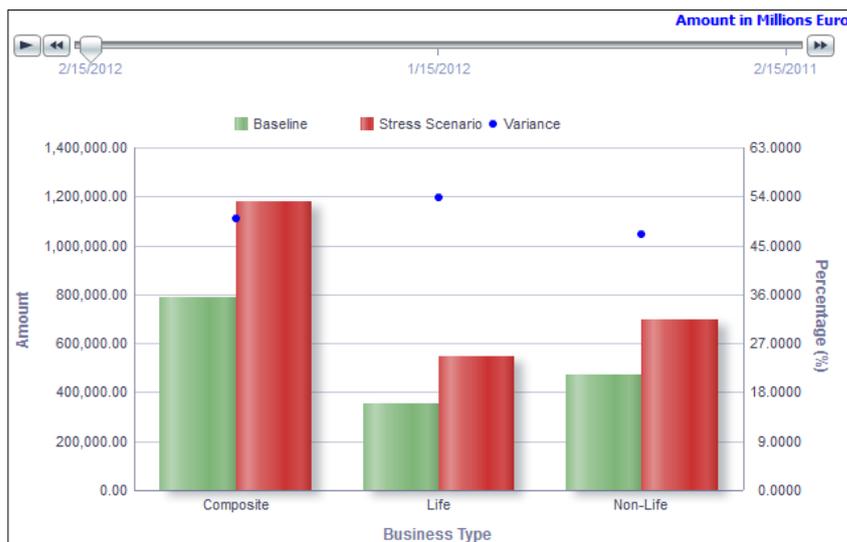
Market Risk Capital under Stress Scenario

6.10.14 Consolidated Portfolio Value under Stress Scenario

Dashboard Tab Name	Market Risk
Report Level Filters	Stress Scenario
Report Description	<p>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. This is a combination of column chart and line graph where business type is displayed on the x-axis. The portfolio value is displayed on the primary y-axis under the following conditions:</p> <ul style="list-style-type: none"> • Baseline • <Stress Scenario Name> <p>Variance is displayed in the form of a line chart on the secondary y-axis. Only the line markers are displayed for these; the line is not displayed.</p> <p>Time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year
Drill-through On	Business Type
Drill Through	<p>Level 1:</p> <p>Report Name: Market Value across Asset Classes Across Scenarios</p> <p>Report Type: Tabular Report</p> <p>Asset classes are displayed as row items. The following are displayed in columns:</p> <ul style="list-style-type: none"> • Baseline • <Stress Scenario> • Variance • Limit • Limit Utilization % • Limit Utilization Status (graph) <p>Limit Utilization % and Limit Utilization Status are colored Green, Amber and Red based on the level of utilization.</p> <p>Additionally, the following parameters selected as part of Consolidated Portfolio Value under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run

	<ul style="list-style-type: none"> • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: <i>Market Value across Assets Across Scenarios</i></p> <p>Report Type: Tabular Report</p> <p>Assets are displayed as row items. Column items remain unchanged from Market Value under Stress Scenario across Asset Classes report.</p> <p>In addition to the parameters displayed as part of Market Value under Stress Scenario across Asset Classes report, the selected asset class is displayed for informational purposes.</p>
	<p>Level 3:</p> <p>Report Name: <i>Market Value across Counterparties Across Scenarios</i></p> <p>Report Type: Tabular Report</p> <p>Counterparties are displayed as row items. Column items remain unchanged from Market Value under Stress Scenario across Assets report.</p> <p>In addition to the parameters displayed as part of Market Value under Stress Scenario across Assets report, the selected asset is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: <i>Market Value across Instrument Type Across Scenarios</i></p> <p>Report Type: Tabular Report</p> <p>Instrument types are displayed as row items. Column items remain unchanged from Market Value under Stress Scenario across Counterparties report.</p> <p>In addition to the parameters displayed as part of Market Value under Stress Scenario across Counterparties report, the selected counterparty is displayed for informational purposes.</p>
	<p>Level 5:</p> <p>Report Name: <i>Market Value across Instrument Across Scenarios</i></p> <p>Report Type: Tabular Report</p> <p>Instrument names are displayed as row items. In addition to the column items displayed as part of the Market Value under Stress Scenario across Instrument Types report, the following instrument details are displayed:</p> <ul style="list-style-type: none"> • Instrument Code • Natural Currency • Position • Number of Units

	<ul style="list-style-type: none"> • Issue Date • Maturity Date <p>In addition to the parameters displayed as part of Market Value under Stress Scenario across Instrument Types report, the selected instrument type is displayed for informational purposes.</p>
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Consolidated Portfolio Value under Stress Scenario

6.11 Counterparty Default Risk

This tab shows the Capital Requirements, loss distribution and credit loss details across legal entities, scenarios and time.

1. Click **Counterparty Default Risk** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
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:

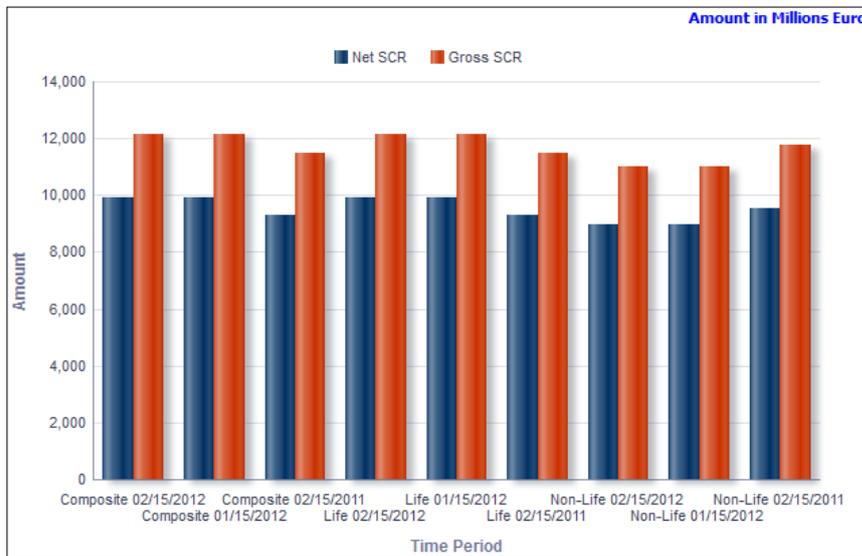
- [Counterparty Default Risk Capital Requirement](#)
- [Counterparty Default Risk Loss Distribution](#)
- [Counterparty Default Risk Capital Requirement under Stress Scenario](#)
- [Counterparty Default Risk Loss Distribution under Stress Scenario](#)
- [Credit Risk trend Analysis](#)
- [Credit Risk Capital Projection across scenarios](#)

- [Credit Risk Concentration Analysis](#)
- [Credit Loss Trend Analysis](#)

6.11.1 Counterparty Default Risk Capital Requirement

Dashboard Tab Name	Counterparty Default Risk
Report Level Filter	Not Applicable
Report Description	<p>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.</p> <p>The business type and time period are displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current month • Preceding month • Same month in the preceding year <p>The amounts for Gross and Net SCR estimated for credit risk are displayed on the y-axis in the form of columns.</p> <p>This report is generated for the entity selected in the main page filter.</p>
Drill Through	<p>Level 1:</p> <p>Report Name: Counterparty Default Risk Capital Requirement across Exposure Types</p> <p>Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>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.</p>

	<p>Level 2:</p> <p>Report Name: Counterparty Default Risk Capital Requirement across Customers</p> <p>Report Type: Tabular Report</p> <p>This tabular report shows Capital Requirement information like Exposure Amount, Net SCR and 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.</p> <p>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.</p>
	<p>Level 3:</p> <p>Report Name: Counterparty Default Risk Capital Requirement across Exposures</p> <p>Report Type: Tabular Report</p> <p>This tabular report shows Capital Requirement information elements for Counterparty default risk across all exposure risks for the Counterparty selected in the previous report - Counterparty Default Risk Capital Requirement across Customers.</p> <p>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 with the following measures:</p> <ul style="list-style-type: none"> • Exposure Amount • PD • LGD • Exposure Amount • EL • Pre-Mitigation UL • Post-Mitigation UL

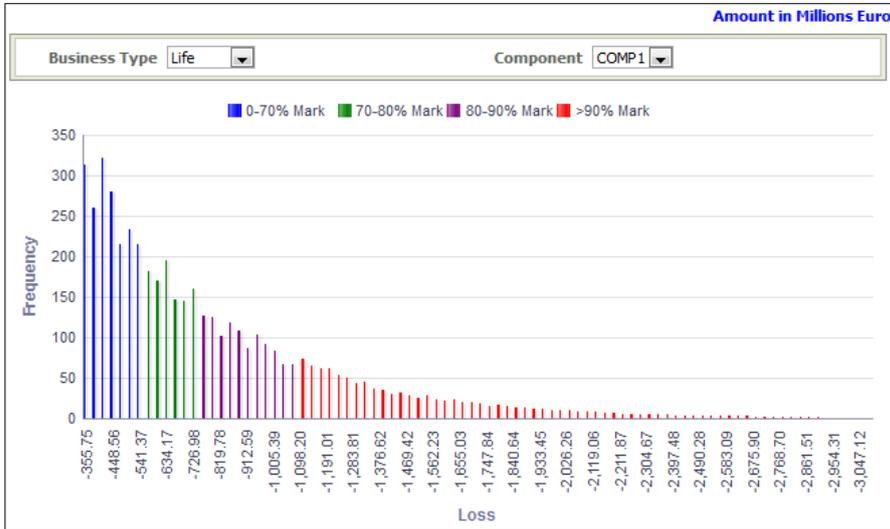


Counterparty Default Risk Capital Requirement

6.11.2 Counterparty Default Risk Loss Distribution

Dashboard Name	Tab	Counterparty Default Risk
Report Level Filter		<ul style="list-style-type: none"> • Business Type • Component Type
Report Description		<p>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.</p> <p>Bucketed loss values are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows:</p> <ul style="list-style-type: none"> • Top 10% of bucketed loss value – Red • Next 10% of bucketed loss value – Purple • Next 10% of bucketed loss value – Green • Remaining bucketed loss value – Blue <p>This report is generated for the entity selected in the prompt.</p>

Drill Through	Not Applicable
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Counterparty Default Risk Loss Distribution

6.11.3 Counterparty Default Risk Capital Requirement under Stress Scenario

Dashboard Name	Counterparty Default Risk
Report Level Filter	Stress Scenario
Report Description	<p>This report is a combination of line and column chart.</p> <p>The time periods are in the form of slider functionality. This report compares the credit risk capital measures across business types under baseline and stress conditions. The measures reported include:</p> <ul style="list-style-type: none"> • Gross SCR • Net SCR <p>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. Only the line markers are displayed for these; the line is not displayed.</p>

<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types</p> <p>Report Type: Combination of Line and Column Chart</p> <p>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. Only the line markers are displayed for these; the line is not displayed.</p> <p>Additionally, the following parameters selected as part of Counterparty Default Risk Capital Requirement under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Business Type
	<p>Level 2:</p> <p>Report Name: Counterparty Default Risk Capital Requirement under Stress Scenario across Customers</p> <p>Report Type: Tabular Report</p> <p>The following measures are reported across customers:</p> <ul style="list-style-type: none"> • Customer Name • Exposure Amount • Baseline Net SCR • Net SCR - <Stress Scenario Name> • Net SCR Variance • Baseline Gross SCR • Gross SCR - <Stress Scenario Name> • Gross SCR Variance <p>In addition to the parameters displayed as part of Counterparty Default Risk Capital Requirement under Stress Scenario across Exposure Types report, the selected exposure type is displayed for informational purposes.</p>

Level 3:

Report Name: Counterparty Default Risk Capital Requirement under Stress Scenario across Exposures

Report Type: Tabular Report

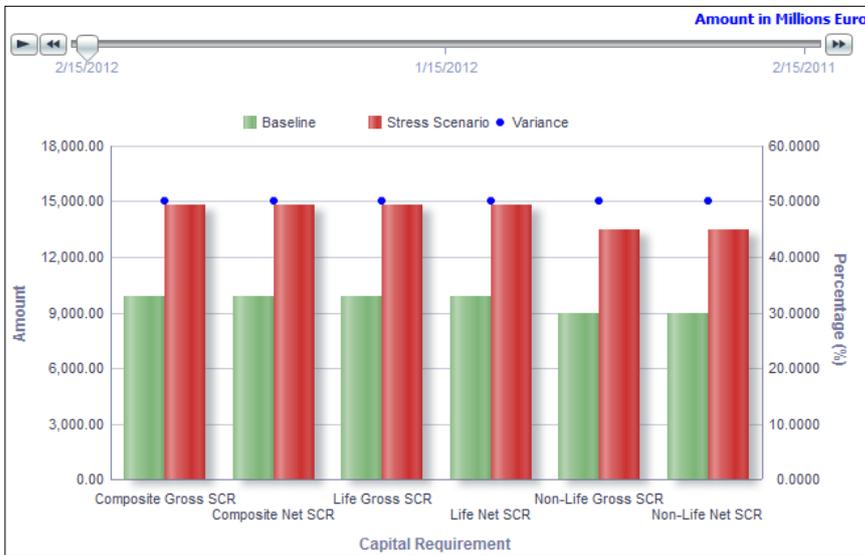
The selected credit risk parameter is reported for the current period across exposures under the following conditions:

- Baseline
- < Stress Scenario Name>
- Variance

The following credit risk parameters are available for selection as part of a drop down list:

- PD
- LGD
- Exposure Amount
- EL
- Pre-Mitigation UL
- Post-Mitigation UL

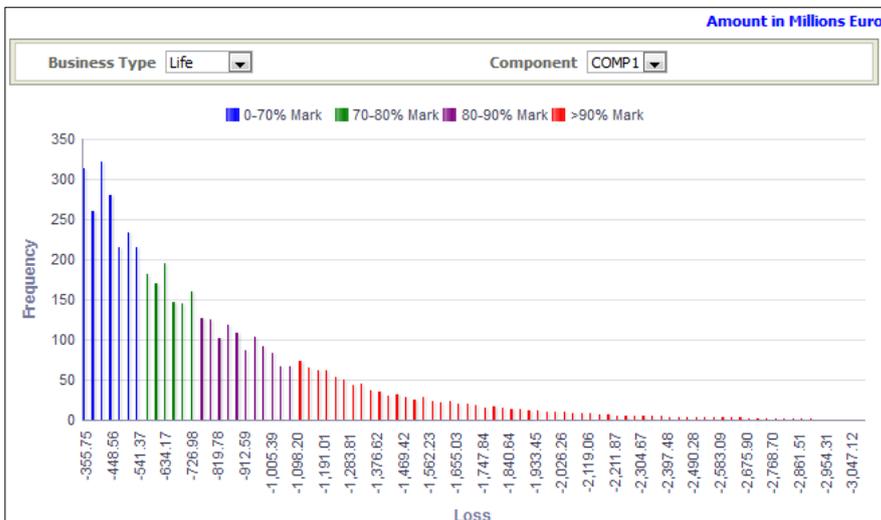
In addition to the parameters displayed as part of Counterparty Default Risk Capital Requirement under Stress Scenario across Customers report, the selected customer is displayed for informational purposes.



Counterparty Default Risk Capital Requirement under Stress Scenario

6.11.4 Counterparty Default Risk Loss Distribution under Stress Scenario

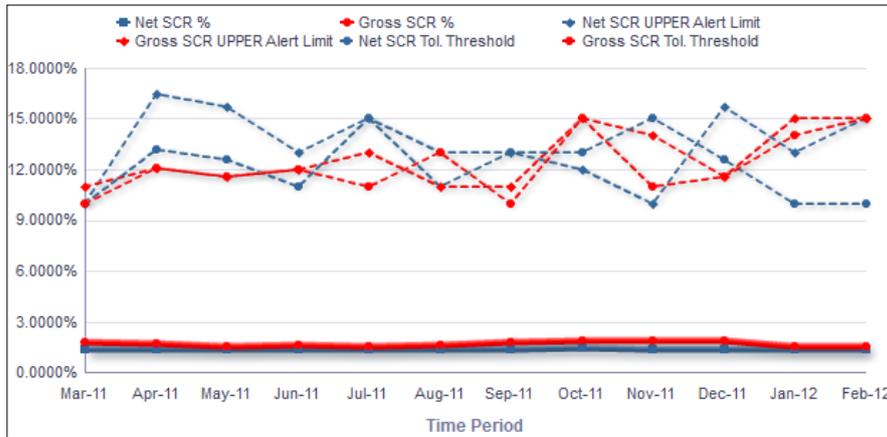
Dashboard Name	Tab	Counterparty Default Risk
Report Level Filter	Stress Scenario	
Report Description	<p>This displays the current period credit loss distribution under stress conditions for each component for the selected business type. The report generated is in stacked column chart format.</p> <p>Select the Business Type and Component from their respective drop down menus.</p> <p>Bucketed loss values are displayed on the x-axis. Frequency is displayed on the y-axis.</p> <p>The cumulative distributed frequency of the bucketed losses are displayed as follows:</p> <ul style="list-style-type: none"> • Top 10% of bucketed loss value – Red • Next 10% of bucketed loss value – Purple • Next 10% of bucketed loss value – Green • Remaining bucketed loss value – Blue <p>This report is generated for the entity selected in the prompt.</p>	
Drill Through	Not Applicable	



Counterparty Default Risk Loss Distribution under Stress Scenario

6.11.5 Credit Risk trend Analysis

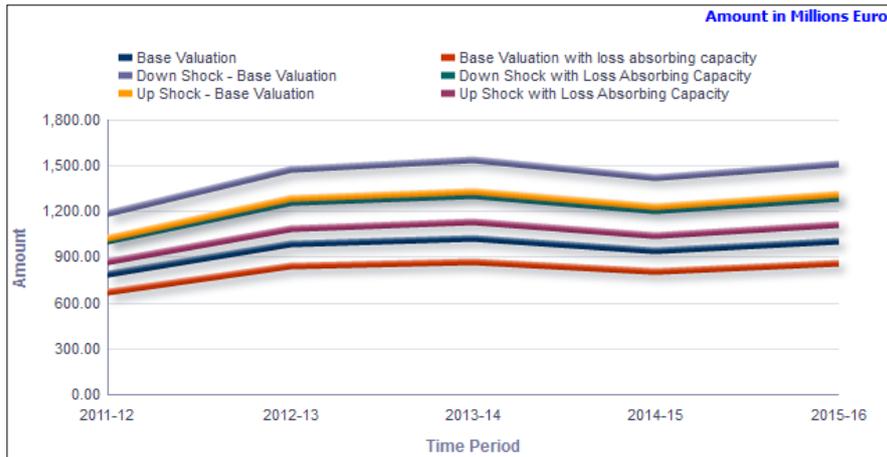
Dashboard Tab Name	Counterparty Default Risk
Report Level Filter	<p>Business Type</p> <p>Credit Risk SCR as a % of: This is a drop down selection of the following options:</p> <ul style="list-style-type: none"> • Solvency Capital Requirement • Basic SCR • Total Exposure Amount
Report Description	<p>This report displays Net and Gross SCR against limits in a graphical format.</p> <p>Trailing 12-month time period is displayed on the x-axis, while the following are displayed on the y-axis:</p> <ul style="list-style-type: none"> • Net SCR % • Gross SCR % • Upper Alert Limit • Upper Risk Tolerance Threshold <p>Additionally, alerts are displayed on the breach of the alert limit (in Amber color) or risk tolerance threshold (in Red color), both upper and lower.</p> <p>a. If only the upper alert limit is breached and not the upper risk tolerance threshold, the alert text is displayed as follows:</p> <p><Minimum / Solvency> Capital Ratio, <value>, has exceeded the Upper Alert Limit, <value>, by < [(ratio – limit) / limit] %></p> <p>b. If the upper risk tolerance threshold is breached, the alert text is displayed as follows:</p> <p><Minimum / Solvency> Capital Ratio, <value>, has breached the Upper Risk Tolerance Threshold, <value>, by < [(ratio – threshold) / threshold] %></p>
Drill Through	Not applicable



Credit Risk trend Analysis

6.11.6 Credit Risk Capital Projection across scenarios

Dashboard Name	Tab	Counterparty Default Risk
Report Level Filter		Business Type
Report Description		<p>This report displays credit risk capital across planning horizon of the organization and across scenarios in a graphical format.</p> <p>Forecast periods are displayed on the x-axis. The forecast periods displayed are the time periods which are part of an organization's planning (forecast) horizon. These are not fixed.</p> <p>Forecasted credit risk capital is displayed in the form of amounts across scenarios, including baseline, on the y-axis.</p>
Drill Through		Not Applicable



Credit Risk Capital Projection across scenarios

6.11.7 Credit Risk Concentration Analysis

Dashboard Name	Tab	Counterparty Default Risk
Report Level Filter	Business Type	<p>Dimension: This is a drop down selection of the following options:</p> <ul style="list-style-type: none"> • Counterparty • Rating • Exposure type • Geography

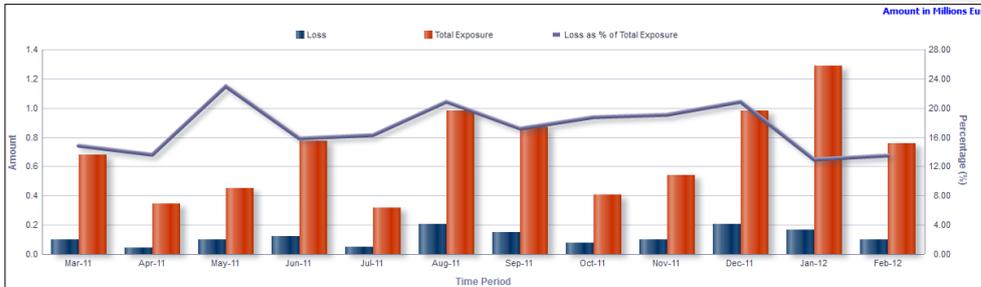
<p>Report Description</p>	<p>This report enables Counterparty default risk concentration analysis across multiple dimensions.</p> <p>The tabular Report with Embedded Charts and slider functionality to display time periods</p> <p>Time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Members of the selected dimension are displayed as row items and ranked based on the exposure amount, the highest rank assigned to the largest exposure amount. The following are displayed in columns:</p> <ul style="list-style-type: none"> • Exposure Amount • % of Total Credit Exposure • Limit % • Limit Utilization % • Limit Utilization Status (graph) <p>Limit Utilization % and Limit Utilization Status are colored Green, Amber and Red based on the level of utilization.</p>
<p>Drill Through</p>	<p>Not Applicable</p>



Credit Risk Concentration Analysis

6.11.8 Credit Loss Trend Analysis

Dashboard Name	Tab	Counterparty Default Risk
Report Level Filter	Not applicable	
Report Description	<p>This report provides a trend analysis of credit risk portfolio loss across months.</p> <p>The time period is displayed on the x-axis in the form of 12-month trailing period. The following are displayed on the y-axis in the form of lines:</p> <ul style="list-style-type: none"> Loss Loss % of Total Exposure 	
Drill Through	Not Applicable	



Credit Loss Trend Analysis

6.12 Operational Risk

This tab shows the Capital Requirements namely Gross SCR, Net SCR, loss distribution and operational loss details 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 in [section 6.1](#).
3. Click **Apply** after entering the details. Click **Reset** if you would like to change the entries made.

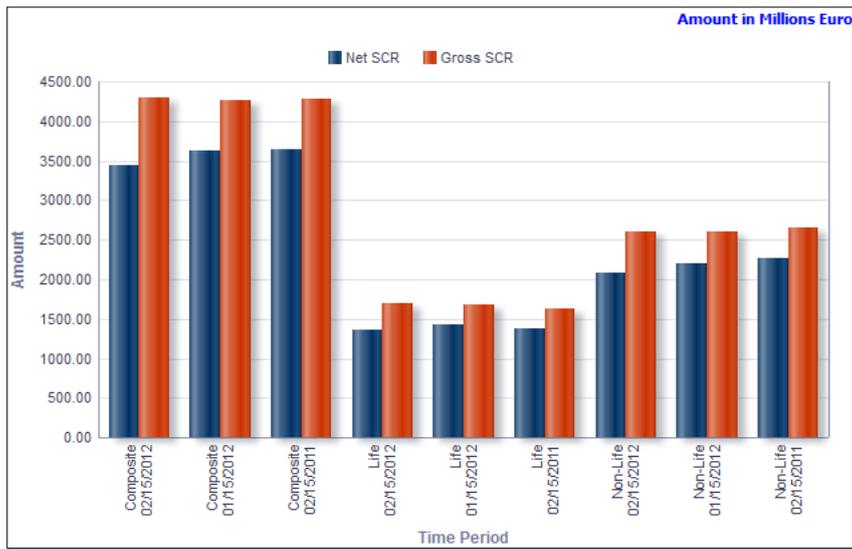
After clicking **Apply**, the following graphs or reports are generated:

- [Operational Risk Capital](#)
- [Operational Risk Loss Distribution](#)
- [Operational Risk Capital Under Stress Scenario](#)
- [Operational Risk Loss Distribution under Stress Scenario](#)
- [Solvency Capital Requirement](#)
- [Operational Risk Trend Analysis](#)

- [Operational Risk Capital Projection across Scenarios](#)
- [Operational Risk Concentration Analysis](#)
- [Operational Risk Loss Trend Analysis](#)

6.12.1 Operational Risk Capital

Dashboard Tab Name	Operational risk
Report Level Filter	Not applicable
Report Description	<p>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.</p> <p>The business type and time period are displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current month • Preceding month • Same month in the preceding year <p>The amounts for Gross and Net SCR estimated for operational risk are displayed on the y-axis in the form of columns.</p> <p>This report is generated for all the entities for which the data is present in the Run.</p>
Drill Through	<p>Level 1:</p> <p>Report Name: Operational Risk Capital across Standard Reporting Groups</p> <p>Report Type: Tabular Report</p> <p>This graph shows the Net SCR or Gross SCR (as selected in the previous graph) 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.</p> <p>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.</p>

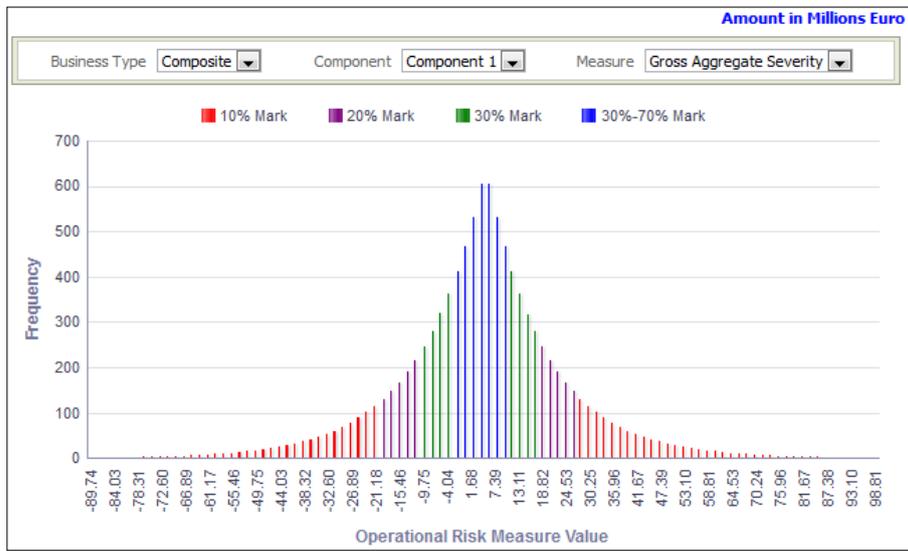


Operational Risk Capital

6.12.2 Operational Risk Loss Distribution

Dashboard Name	Tab	Operational risk
Report Level Filter		<ul style="list-style-type: none"> • Business Type • Component • Measure

<p>Report Description</p>	<p>This displays the current period operational loss distribution under baseline conditions for each selected component, business type and operational risk measure. The report is generated in stacked column chart format.</p> <p>Select the Business Type, Component and Measure from their respective drop down menus.</p> <p>Operational risk measures available in the drop down list for selection include:</p> <ul style="list-style-type: none"> • Loss Frequency • Scenario Frequency • Net Loss Severity • Loss Severity • Net Aggregate Severity • Gross Aggregate Severity • Net Scenario Severity • Scenario Severity <p>Operational Risk Measure 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.</p> <p>The values are color coded as follows:</p> <ul style="list-style-type: none"> • 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 <p>This report is generated for the selected entity for which the data is present in the Run.</p>
<p>Drill Through</p>	<p>Not Applicable</p>

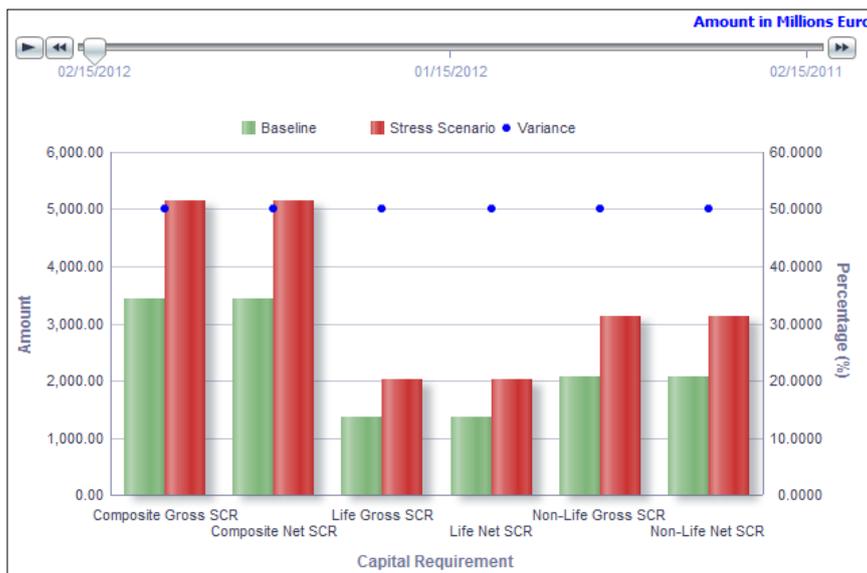


Operational Risk Loss Distribution

6.12.3 Operational Risk Capital under Stress Scenario

Dashboard Name	Tab	Operational risk
Report Level Filter		Stress Scenario
Report Description		<p>This report is a combination of line and column chart.</p> <p>The time periods are in the form of slider functionality. The measures reported include:</p> <ul style="list-style-type: none"> • Gross SCR • Net SCR <p>Business type and operational risk capital measures are displayed on the x-axis.</p> <p>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 points on the secondary y-axis</p>

Drill Through	<p>Level 1:</p> <p>Report Name: Operational Risk Capital under Stress Scenario across Standard Reporting Groups</p> <p>Report Type: Tabular Report</p> <p>Standard lines of business are reported as row items. Standard event types are reported in columns. The selected SCR type is displayed for each standard reporting group.</p> <p>Additionally, the following parameters selected as part of Operational Risk Capital under Stress Scenario report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Business Type • Time Period • SCR Type
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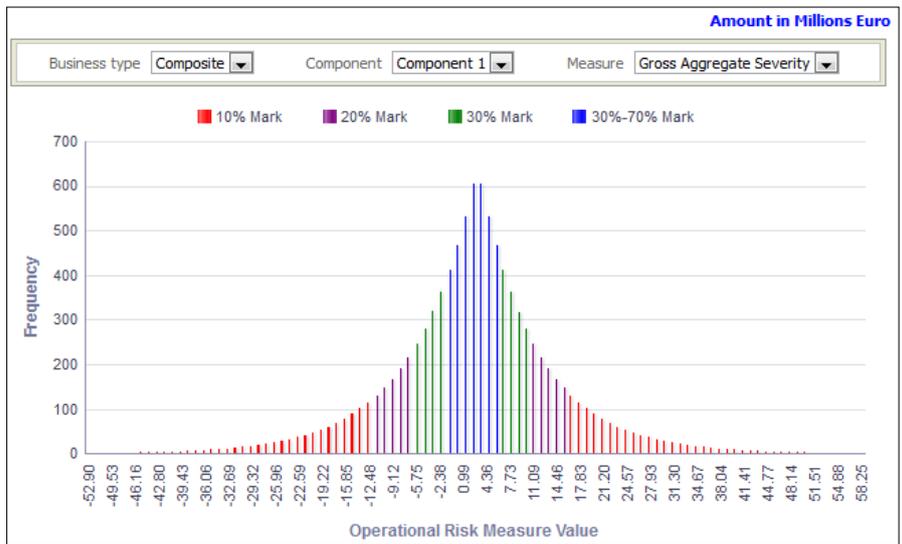


Operational Risk Capital under Stress Scenario

6.12.4 Operational Risk Loss Distribution under Stress Scenario

Dashboard Name	Tab	Operational risk
Report Level Filter		Scenario Type

<p>Report Description</p>	<p>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.</p> <p>Select the Business Type, Component and Measure from their respective drop down menus.</p> <p>Operational risk measures available in the drop down list for selection include:</p> <ul style="list-style-type: none"> • Loss Frequency • Scenario Frequency • Net Loss Severity • Loss Severity • Net Aggregate Severity • Gross Aggregate Severity • Net Scenario Severity • Scenario Severity <p>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.</p> <p>The values are color coded as follows:</p> <ul style="list-style-type: none"> • 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 <p>This report is generated for all the entities for which the data is present in the Run.</p>
<p>Drill Through</p>	<p>Not Applicable</p>



Operational Risk Loss Distribution under Stress Scenario

6.12.5 Solvency Capital Requirement

Dashboard Name	Tab	Operational risk
Report Level Filter	Not applicable	
Report Description	<p>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.</p> <p>The following operational risk SCR components are displayed as row items:</p> <ul style="list-style-type: none"> • Life gross technical provisions - TP_{life} • Life gross technical provisions unit-linked - TP_{Life-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} 	

	<ul style="list-style-type: none"> • 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) - $pEarn_{life-ul}$ • 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 • <u>Capital charge for operational risk</u> <p>Baseline, Stress Scenario and Variance are displayed as columns separately for each business.</p> <p>Net capital charge is displayed in each column for the respective line item. The report is generated for all entities for which data is present in Run.</p> <p>Net is displayed in each column for the respective line item.</p> <p>This report is generated for all the entities for which the data is present in the Run.</p> <p>Net capital charge is displayed in each column for the respective line item.</p> <p>This report is generated for all the entities for which the data is present in the Run.</p>
Drill Through	Not Applicable

Amounts in Millions Euro

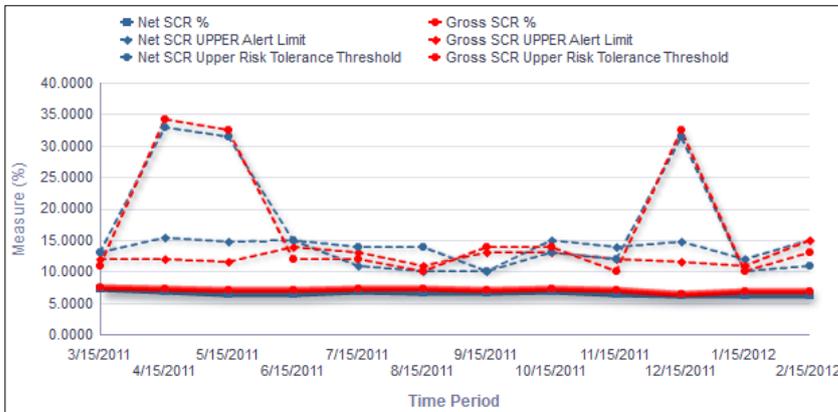
	Net Capital Charge					
	Life			Non-Life		
	Baseline	Stress Scenario	Variance (%)	Baseline	Stress Scenario	Variance (%)
Operational Risk SCR - Additional Information						
Life gross technical provisions - TP life	101,720.00	152,580.00	50.0000	0.00	0.00	0.0000
Life gross technical provisions unit-linked - TP Life-ul	9,110.26	13,665.38	50.0000	0.00	0.00	0.0000
Non-life gross technical provisions - TP nl	0.00	0.00	0.0000	55,562.21	83,343.32	50.0000
Result based on technical provisions (Opprovisions)	110,830.26	166,245.38	50.0000	55,562.21	83,343.32	50.0000
Earned life gross premiums (12 months prior to the previous 12 months) - pEarn life	1,356.70	2,035.05	50.0000	0.00	0.00	0.0000

Solvency Capital Requirement

6.12.6 Operational Risk Trend Analysis

Dashboard Name	Tab	Operational risk
Report Level Filter	Business Type	<p>Operational Risk SCR as a % of: This is a drop down selection of the following options:</p> <ul style="list-style-type: none"> • Solvency Capital Requirement • Basic SCR

<p>Report Description</p>	<p>This report displays Net and Gross SCR against limits in a graphical format.</p> <p>Trailing 12-month time period is displayed on the x-axis, while the following are displayed on the y-axis:</p> <ul style="list-style-type: none"> • Net SCR % • Gross SCR % • Upper Alert Limit • Upper Risk Tolerance Threshold <p>Additionally, alerts are displayed on the breach of the alert limit (in Amber color) or risk tolerance threshold (in Red color), both upper and lower.</p> <p>a. If only the upper alert limit is breached and not the upper risk tolerance threshold, the alert text is displayed as follows:</p> <p><Minimum / Solvency> Capital Ratio, <value>, has exceeded the Upper Alert Limit, <value>, by <[(ratio - limit) / limit] %></p> <p>b. If the upper risk tolerance threshold is breached, the alert text is displayed as follows:</p> <p><Minimum / Solvency> Capital Ratio, <value>, has breached the Upper Risk Tolerance Threshold, <value>, by <[(ratio - threshold) / threshold] %></p>
<p>Drill Through</p>	<p>Not Applicable</p>

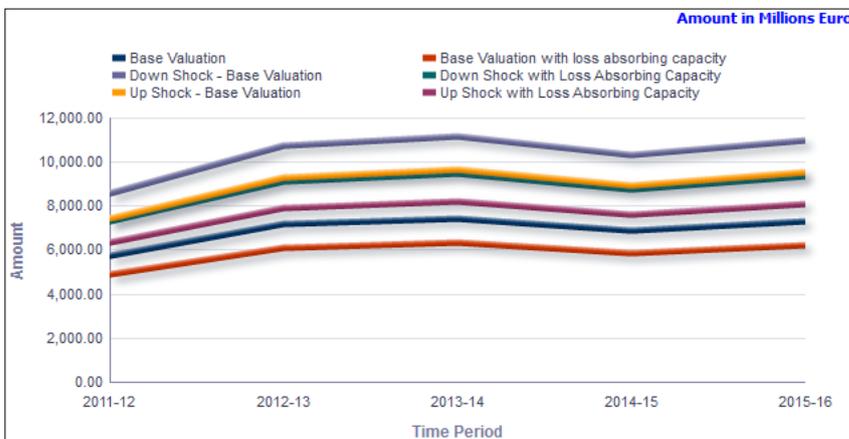


Operational Risk Trend Analysis

6.12.7 Operational Risk Capital Projection across Scenarios

<p>Dashboard Name</p>	<p>Tab Operational risk</p>
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Report Level Filter	Business Type
Report Description	<p>This report displays operational risk capital across planning horizon of the organization and across scenarios in a graphical format.</p> <p>The forecast periods are displayed on the x-axis. The forecast periods displayed are the time periods which are part of an organization's planning (forecast) horizon. These are not fixed.</p> <p>Forecasted Operational risk capital is displayed in the form of amounts across scenarios, including baseline, on the y-axis.</p>
Drill Through	Not Applicable



Operational Risk Capital Projection across scenarios

6.12.8 Operational Risk Concentration Analysis

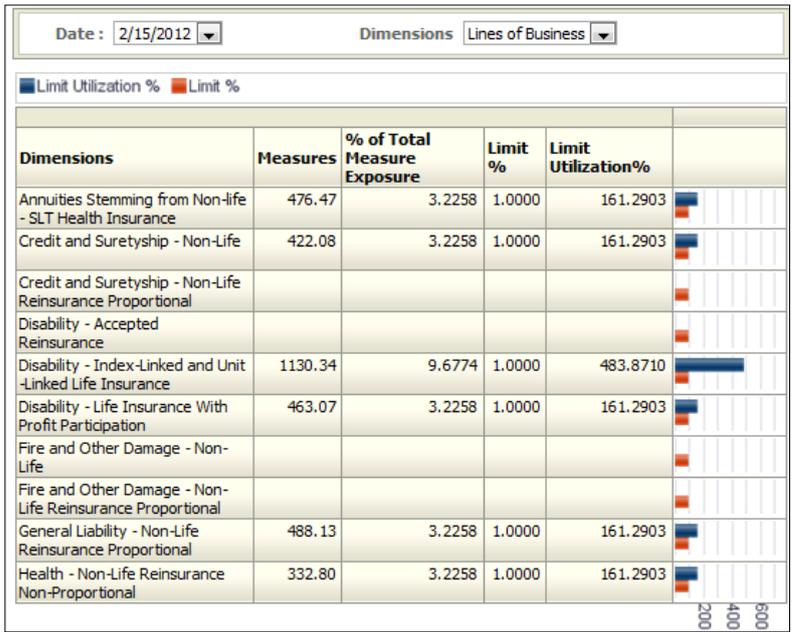
Dashboard Name	Tab	Operational risk
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<p>Report Level Filter</p>	<p>Business Type</p> <p>Dimension: This is a drop down selection with the following options:</p> <ul style="list-style-type: none"> • Event Type • Geography • Lines of Business <p>Measures: This is a drop down selection with the following options:</p> <ul style="list-style-type: none"> • Loss Amount • Loss Frequency
<p>Report Description</p>	<p>This report enables Operational default risk concentration analysis across multiple dimensions.</p> <p>The tabular report with Embedded Charts and slider functionality displays time periods.</p> <p>Time periods can be selected from the Date drop down list, which includes the following options:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Members of the selected dimension are displayed as row items and ranked based on the exposure amount, the highest rank assigned to the largest exposure amount. The following are displayed in columns:</p> <ul style="list-style-type: none"> • Loss Amount • % of Total Measure Exposure • Limit % • Limit Utilization % • Limit Utilization Status (graph) <p>Limit Utilization % and Limit Utilization Status are colored Green, Amber and Red based on the level of utilization.</p>
<p>Drill Through</p>	<p>Not Applicable</p>

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Operational Risk Concentration Analysis

6.12.9 Operational Risk Loss Trend Analysis

Dashboard Name	Tab	Operational risk
Report Level Filter	<p>Measures - This is a drop down selection with the following options:</p> <ul style="list-style-type: none"> Loss Amount Loss Frequency 	

<p>Report Description</p>	<p>This report provides a trend analysis of Operational risk portfolio loss compared against the loss and tolerance thresholds across months.</p> <p>Business months over a year are displayed on the x-axis. The following are displayed on the y-axis in the form of lines:</p> <ul style="list-style-type: none"> • Loss Amount • Loss Alert Limit • Loss Tolerance Threshold <p>Additionally, alerts are displayed on the breach of the alert limit (in Amber color) or tolerance threshold (in Red color), both profit and loss.</p> <p>a. If only the loss alert limit is breached and not the loss tolerance limit, the alert text is displayed as follows:</p> <p><i>Loss Amount, <value>, has exceeded the Loss Alert Limit, <value>, by < [(limit – Loss) / limit]></i></p> <p>b. If the loss tolerance threshold is breached, the alert text is displayed as follows:</p> <p><i>Loss <value>, has breached the Loss Tolerance Threshold, <value>, by < [(limit – Loss / limit] ></i></p>
<p>Drill Through</p>	<p>Not Applicable</p>



Operational Risk Loss Trend Analysis

6.13 Premium

This tab shows the premium information elements like Gross Written Premium (GWP), Annualized Premium Equivalent (APE), Present Value of New Business Premium (PVNBP), Sum Assured, Number of Policies, Lapse details across time period, customers, different premium types, business segments, and legal entities.

1. Click the **Premium** tab on the Dashboard Page.

2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
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 Business Premium](#)
- [Consolidated Business](#)
- [Consolidated Business Premium across Legal Entity](#)
- [Consolidated Premium Across Sales Channel](#)
- [Top 5 Relationships by Sum Assured - Existing Business](#)
- [Top 5 relationship by Sum Assured - New Business](#)
- [New Business Premium](#)
- [New Business](#)
- [Existing Business Premium](#)
- [Existing Business](#)
- [Break-up of Gross Written Premium](#)
- [Total Income from Premium](#)
- [Projected Business Premium across Scenarios](#)
- [Premium Concentration Analysis](#)
- [Lapse Analysis](#)
- [Projected Lapses across Scenarios](#)
- [Lapse Analysis across Legal Entities](#)
- [Lapse Concentration Analysis](#)

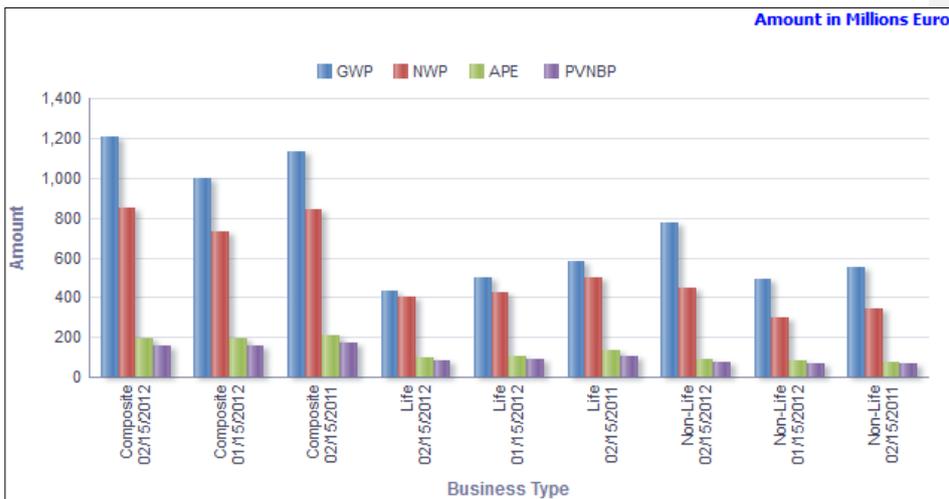
6.13.1 Consolidated Business Premium

Dashboard Name	Tab	Premium
Report Level Filter		Not Applicable

<p>Report Description</p>	<p>This report displays the consolidated business premium measures across business types and time in a graphical format. These include:</p> <ul style="list-style-type: none"> • Gross Written Premium (GWP) • Net Written Premium (NWP) • APE • PVNBP <p>Time periods are displayed on the x-axis.</p> <p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The amounts for each premium measures are displayed on the y-axis.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Consolidated Business Premium across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Time periods are displayed on the x-axis. Lines of business are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>The following parameters selected in the Consolidated Business Premium report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Consolidated Business Premium across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis.</p> <p>The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Lines of Business report, the selected line of business is displayed for informational purposes.</p>

	<p>Level 3:</p> <p>Report Name: Consolidated Business Premium across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Product Types report, the selected product type is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: Consolidated Business Premium across Branches</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Products report, the selected product is displayed for informational purposes.</p>
	<p>Level 5:</p> <p>Report Name: Consolidated Business Premium across Customers</p> <p>Report Type: Tabular Report</p> <p>Customers are displayed as row items. Each premium measure and sum assured is displayed as column headers. The amounts for each premium measure and sum assured are in the respective columns.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Branches report, the selected branch is displayed for informational purposes.</p>

	<p>Level 6:</p> <p>Report Name: Consolidated Business Premium across Policies</p> <p>Report Type: Tabular Report</p> <p>Policy numbers and corresponding policy types are displayed as row items. The following are displayed as column headers:</p> <ul style="list-style-type: none"> • Sum Assured • Premium Payment Frequency • GWP • NWP • APE • PVNBP <p>The values are reported in the respective columns.</p> <p>In addition to the parameters displayed as part of New Business Premium across Customers report, the selected customer is displayed for informational purposes.</p>
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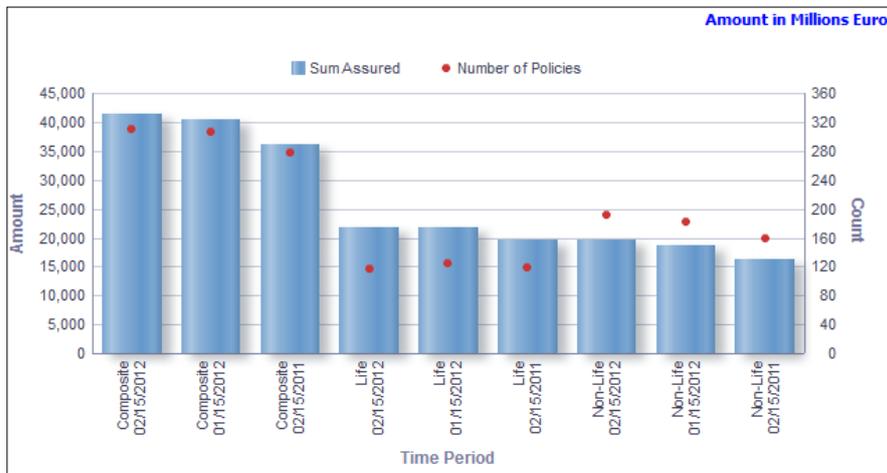
Consolidated Business Premium

6.13.2 Consolidated Business

Dashboard Name	Tab	Premium
Report Level Filter		Not Applicable

<p>Report Description</p>	<p>This report displays the new business measures across business types and time in a graphical format. These include:</p> <ul style="list-style-type: none"> • Sum Assured • Number of Policies <p>Business types and time periods are displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Sum assured is displayed on the primary y-axis as columns. Number of policies is displayed in the form of points on the secondary y-axis.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Consolidated Business across Lines of Business</p> <p>Report Type: Combination of Line and Column Chart</p> <p>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. Only the line markers are displayed for this; the line is not displayed.</p> <p>The following parameters selected in the New Business report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Consolidated Business across Product Types</p> <p>Report Type: Combination of Line and Column Chart</p> <p>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. Only the line markers are displayed for this; the line is not displayed.</p> <p>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.</p>

	<p>Level 3:</p> <p>Report Name: Consolidated Business across Products</p> <p>Report Type: Combination of Line and Column Chart</p> <p>Products 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. Only the line markers are displayed for this; the line is not displayed.</p> <p>In addition to the parameters displayed as part of New Business across Product Types report, the selected product type is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: Consolidated Business across Branches</p> <p>Report Type: Tabular Report</p> <p>Branches are displayed as row items. Sum assured and number of policies are reported as column values.</p> <p>In addition to the parameters displayed as part of New Business across Products report, the selected product is displayed for informational purposes.</p>
	<p>Level 5:</p> <p>Report Name: Consolidated Business across Customers</p> <p>Report Type: Tabular Report</p> <p>Customers are displayed as row items. Sum assured and number of policies are reported as column values.</p> <p>In addition to the parameters displayed as part of New Business across Branches report, the selected branch is displayed for informational purposes.</p>
	<p>Level 6:</p> <p>Report Name: Consolidated Business across Policies</p> <p>Report Type: Tabular Report</p> <p>Policy numbers and corresponding policy types are displayed as row items. Sum assured and policy type are reported as column values.</p> <p>In addition to the parameters displayed as part of New Business across Customers report, the selected customer is displayed for informational purposes.</p>



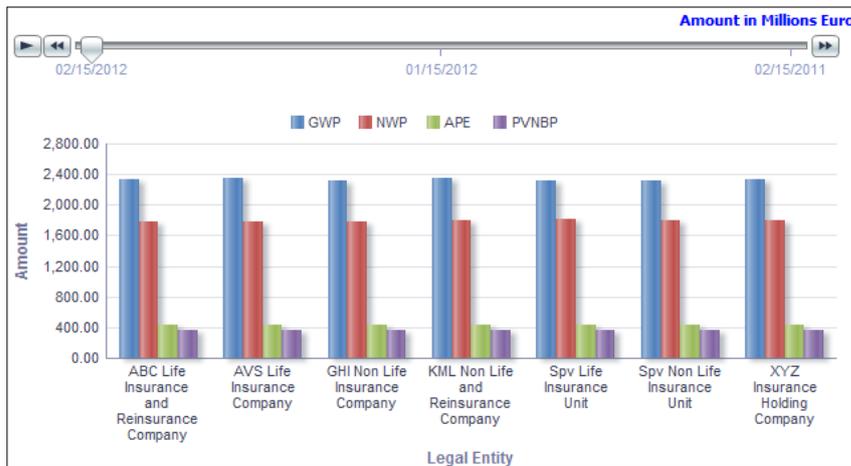
Consolidated Business

6.13.3 Consolidated Premium across Legal Entity

Dashboard Tab Name	Premium
Report Level Filter	Not Applicable
Report Description	<p>This report displays the consolidated business premium measures across legal entities and time in a graphical format. These include:</p> <ul style="list-style-type: none"> • Gross Written Premium (GWP) • Net Written Premium (NWP) • APE • PVNBP <p>The legal entities and time periods are displayed on the x-axis. The slider functionality displays the time periods.</p> <p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year • Year-to-Date <p>The amounts for each premium measures are displayed on the y-axis.</p>

<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Consolidated Business Premium across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis.</p> <p>The amounts for each premium measures are displayed on the y-axis.</p> <p>The following parameters selected in the Consolidated Business Premium report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Consolidated Business Premium across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis.</p> <p>The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Lines of Business report, the selected line of business is displayed for informational purposes.</p>
	<p>Level 3:</p> <p>Report Name: Consolidated Business Premium across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Product Types report, the selected product type is displayed for informational purposes.</p>

	<p>Level 4:</p> <p>Report Name: Consolidated Business Premium across Branches</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Products report, the selected product is displayed for informational purposes.</p>
	<p>Level 5:</p> <p>Report Name: Consolidated Business Premium across Customers</p> <p>Report Type: Tabular Report</p> <p>Customers are displayed as row items. Each premium measure and sum assured is displayed as column headers. The amounts for each premium measure and sum assured are in the respective columns.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Branches report, the selected branch is displayed for informational purposes.</p>
	<p>Level 6:</p> <p>Report Name: Consolidated Business Premium across Policies</p> <p>Report Type: Tabular Report</p> <p>Policy numbers and corresponding policy types are displayed as row items. The following are displayed as column headers:</p> <ul style="list-style-type: none"> • Sum Assured • Premium Payment Frequency • GWP • NWP • APE • PVNBP <p>The values are reported in the respective columns.</p> <p>In addition to the parameters displayed as part of New Business Premium across Customers report, the selected customer is displayed for informational purposes.</p>



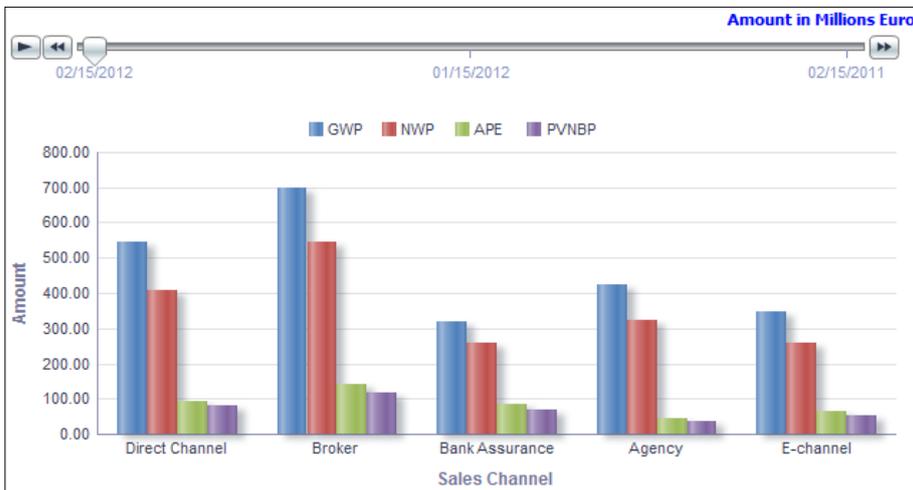
Consolidated Business Premium across Legal Entity

6.13.4 Consolidated Premium across Sales Channel

Dashboard Name	Tab Premium
Report Level Filter	Business Type
Report Description	<p>This report displays the consolidated business premium measures across sales channels and time in a graphical format with Embedded Charts and slider functionality to display time periods</p> <p>These include:</p> <ul style="list-style-type: none"> • Gross Written Premium (GWP) • Net Written Premium (NWP) • APE • PVNBP <p>The sales channels are displayed on the x-axis.</p> <p>The amounts for each premium measures are displayed on the y-axis.</p> <p>If you select e-Channel, the drill thru will stop at product level and not further.</p>

<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Consolidated Premium across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>The following parameters selected in the Consolidated Business Premium across sales channel report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Time Period • Business Type • Sales Channel
	<p>Level 2:</p> <p>Report Name: Consolidated Premium across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Lines of Business report, the selected line of business is displayed for informational purposes.</p>
	<p>Level 3:</p> <p>Report Name: Consolidated Premium across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. Time periods are displayed on the x-axis. with slider functionality to display time periods</p> <p>The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Consolidated Business Premium across Product Types report, the selected product type is displayed for informational purposes.</p>

	<p>Level 4:</p> <p>Report Name: Consolidated Premium across Branches</p> <p>Report Type: Tabular report</p> <p>Branch description is displayed as row item. The following are displayed as column headers:</p> <ul style="list-style-type: none"> • GWP • NWP • APE • PVNBP <p>In addition to the parameters displayed as part of Consolidated Business Premium across Product Types report, the selected product type is displayed for informational purposes.</p>
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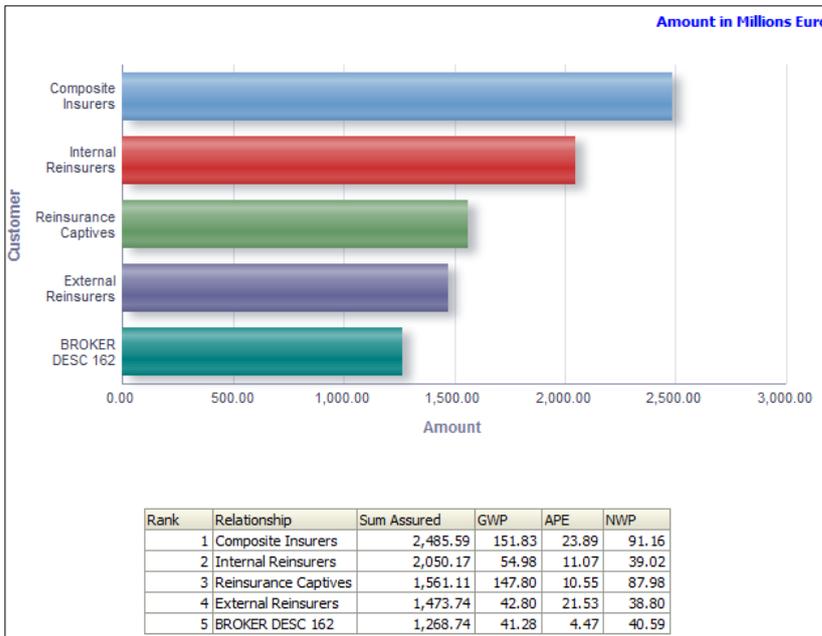


Consolidated Premium across Sales Channel

6.13.5 Top 5 Relationships by Sum Assured - Existing Business

Dashboard Name	Tab	Premium
Report Level Filter		Business This is a selection of one of the following options: <ul style="list-style-type: none"> • Business Type • Date

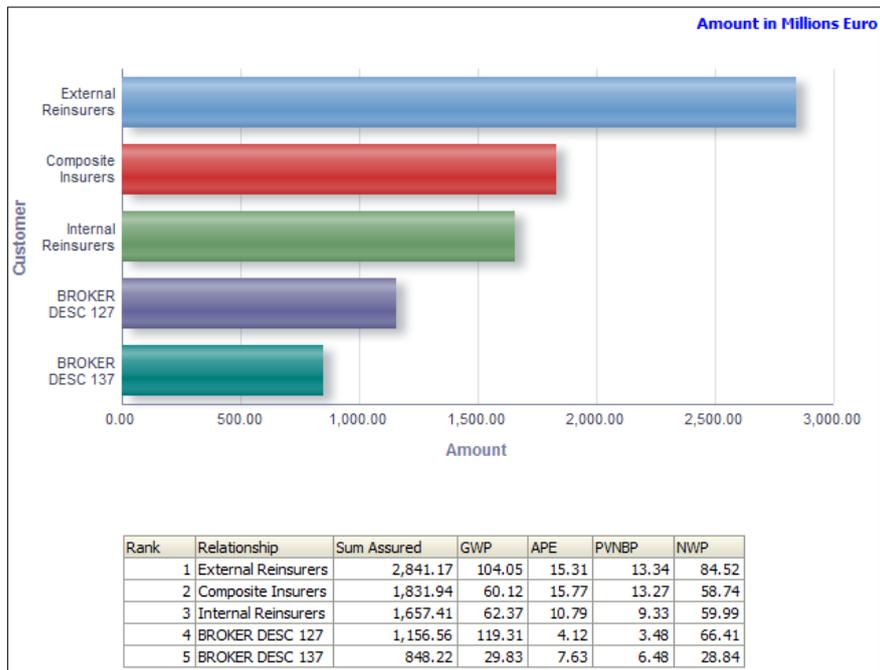
<p>Report Description</p>	<p>This report displays the top 5 relationships by sum assured and corresponding premium measures for the current period for In- Force business.</p> <p>The report is a combination bar chart and tabular report.</p> <p>Bar Chart:</p> <p>The 5 life customers with the largest sum assured in the current period (In force 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.</p> <p>Tabular Report:</p> <p>The following are displayed in a tabular format:</p> <ul style="list-style-type: none"> • Rank (based on sum assured) • Relationship (customer name) • Sum Assured • GWP • APE • NWP <p>The rows are arranged in the ascending order of rank with rank 1 being the first row item.</p>
<p>Drill Through</p>	<p>Not Applicable</p>



Top 5 Relationships by Sum Assured - Existing Business

6.13.6 Top 5 relationship by Sum Assured - New Business

Dashboard Tab Name	Premium
Report Level Filter	Business This is a selection of one of the following options: <ul style="list-style-type: none"> • Business Type • Date
Report Description	<p>This report displays the top 5 relationships by sum assured and corresponding premium measures for the current period for the new business.</p> <p>The report is a combination of bar chart and tabular report.</p> <p>Bar Chart:</p> <p>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.</p> <p>Tabular Report:</p> <p>The following are displayed in a tabular format:</p> <ul style="list-style-type: none"> • Rank (based on sum assured) • Relationship (customer name) • Sum Assured • GWP • APE • PVNBP • NWP <p>The rows are arranged in the ascending order of rank with rank 1 being the first row item.</p>
Drill Through	Not Applicable



Top 5 relationship by Sum Assured - New Business

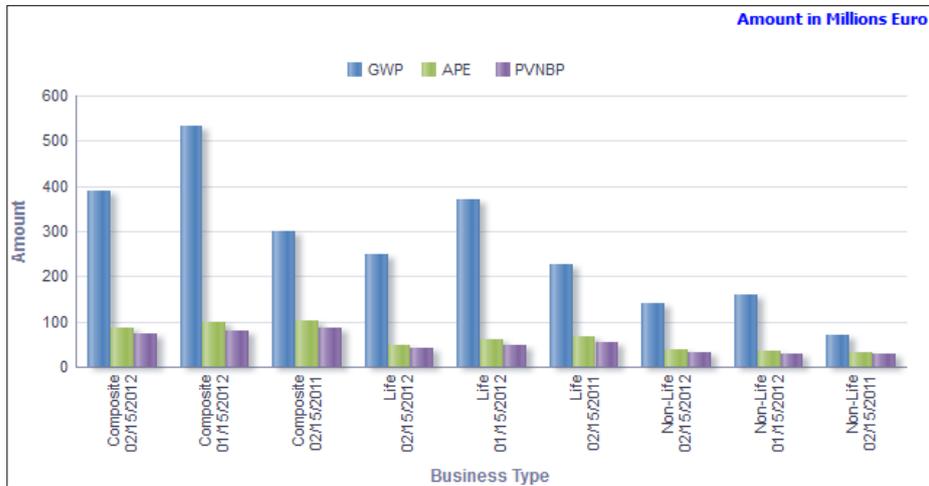
6.13.7 New Business Premium

Dashboard Name	Tab	Premium
Report Level Filter		Business Type

<p>Report Description</p>	<p>This report displays the new business premium measures across business types and time in a column chart format.</p> <p>This report displays the following new business premium measures across business types and time in a graphical format. These include:</p> <ul style="list-style-type: none"> • Gross Written Premium (GWP) • Annualized Premium Equivalent (APE) • Present Value of New Business Premium (PVNBP) <p>The report displays business types and time periods on the x-axis. The time periods displayed include:</p> <ul style="list-style-type: none"> • Current month • Preceding month • Same month in the preceding year <p>The amount for each premium measures is displayed on the y-axis.</p> <p>This report is generated for all the entities for which the data is present in the Run.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: New Business Premium across Lines of Business</p> <p>Report Type: Column Chart</p> <p>This graph shows the New business Premium information elements namely GWP, PVNBP, and APE for each line of business categorized under business segment and the time period selected in the previous report - new business premium report.</p> <p>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.</p> <p>Lines of business are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p>

	<p>Level 2:</p> <p>Report Name: New Business Premium across Product Types</p> <p>Report Type: Column Chart</p> <p>This graph shows the New Business Premium information elements namely GWP, PVNBP, and APE amounts for each Product type falling under Line of business selected in the previous report - New Business premium across Lines of business graph.</p> <p>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.</p> <p>Product types are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p>
	<p>Level 3:</p> <p>Report Name: New Business Premium across Products</p> <p>Report Type: Column Chart</p> <p>This graph shows the New Business Premium information elements namely GWP, PVNBP, and APE amounts for each product associated with the Product Type selected in the previous report - New Business Premium across Product Type graph.</p> <p>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.</p> <p>Products are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p>

	<p>Level 4: Report Name: New Business Premium across Branches Report Type: Tabular Report</p> <p>This graph shows the New Business Premium information elements namely GWP, PVNBP, and APE amounts for all the branches associated with the product selected in the previous report - New Business Premium across Product graph.</p> <p>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.</p> <p>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.</p>
	<p>Level 5: Report Name: New Business Premium across Customers Report Type: Tabular Report</p> <p>This graph shows the New Business Premium information elements namely sum assured, GWP, PVNBP, and APE amounts across all the customers for associated with the Branch selected in the previous report - New Business Premium across customers.</p> <p>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.</p>
	<p>Level 6: Report Name: New Business Premium across Policies Report Type: Tabular Report</p> <p>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.</p> <p>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.</p>



New Business Premium

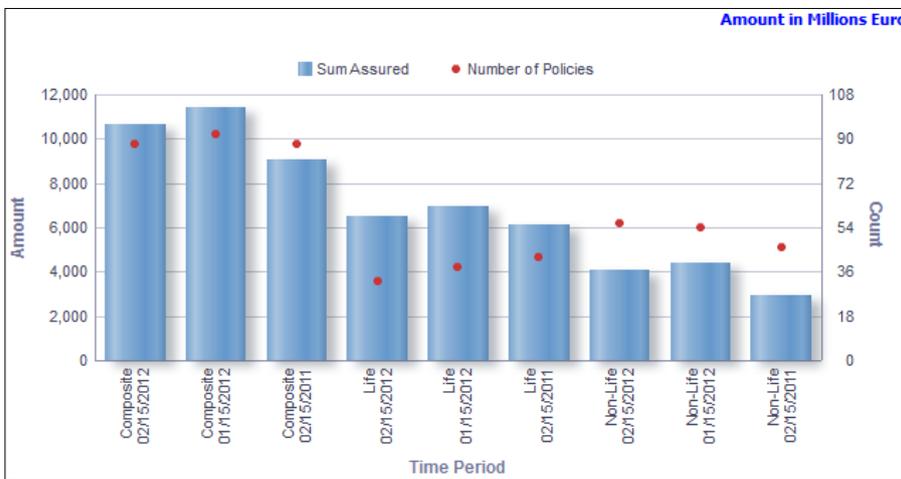
6.13.8 New Business

Dashboard Tab Name	Premium
Report Level Filter	Business Type
Report Description	<p>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.</p> <p>This includes:</p> <ul style="list-style-type: none"> • Sum Assured • Number of Policies <p>Business types and time periods are displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current month • Preceding month • Same month in the preceding year <p>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.</p>

<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: New Business across Lines of Business</p> <p>Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>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.</p>
	<p>Level 2:</p> <p>Report Name: New Business across Product Types</p> <p>Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

	<p>Level 3:</p> <p>Report Name: New Business across Product</p> <p>Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>Products are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p>
	<p>Level 4:</p> <p>Report Name: New Business across Branches</p> <p>Report Type: Tabular report</p> <p>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.</p> <p>Click any one of the branches in the New Business across Products chart. The tabular report of New Business across Branches is displayed.</p>
	<p>Level 5:</p> <p>Report Name: New Business across Customers</p> <p>Report Type: Tabular report</p> <p>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.</p> <p>Click any one of the branches in the New Business across Branches report. The tabular report of New Business across Customers is displayed.</p>

Level 6:
Report Name: New Business across Policies
 Report Type: Tabular report
 This report shows the New Business information namely sum assured, policy types 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.



New Business

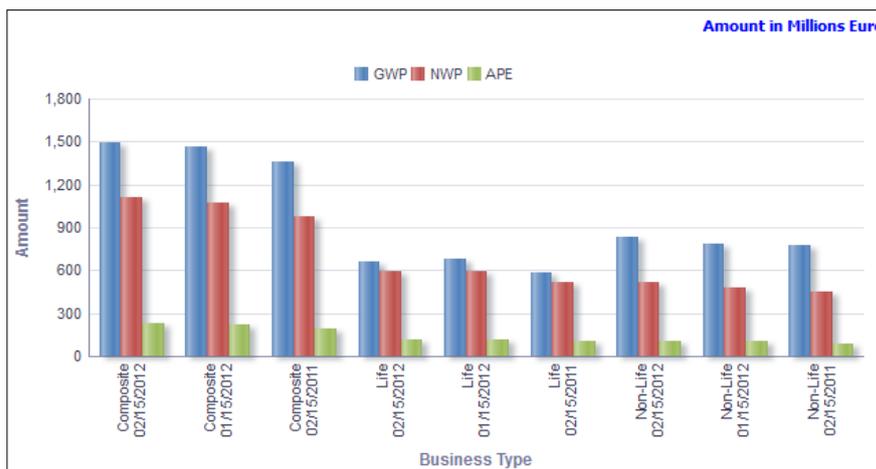
6.13.9 Existing Business Premium

Dashboard Name	Tab	Premium
Report Level Filter		Business Type

<p>Report Description</p>	<p>This report displays the new business premium measures across business types and time in a graphical format. These include:</p> <ul style="list-style-type: none"> • Gross Written Premium (GWP) • Net Written Premium (NWP) • Annualized Premium Equivalent (APE) <p>Business types and time periods are displayed on the x-axis. Time periods are displayed on the x-axis.</p> <p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The amounts for each premium measures are displayed on the y-axis.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Existing Business Premium across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis. Time periods are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>The following parameters selected in the In- Force Business Premium report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Existing Business Premium across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of In- Force Business Premium across Lines of Business report, the selected line of business is displayed for informational purposes.</p>

	<p>Level 3:</p> <p>Report Name Existing Business Premium across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of In- Force Business Premium across Product Types report, the selected product type is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: Existing Business Premium across Branches</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>In addition to the parameters displayed as part of In- Force Business Premium across Products report, the selected product is displayed for informational purposes.</p>
	<p>Level 5:</p> <p>Report Name: Existing Business Premium across Customers</p> <p>Report Type: Tabular Report</p> <p>Customers are displayed as row items. Each premium measure and sum assured is displayed as column headers. The amounts for each premium measure and sum assured are in the respective columns.</p> <p>In addition to the parameters displayed as part of In- Force Business Premium across Branches report, the selected branch is displayed for informational purposes.</p>

	<p>Level 6:</p> <p>Report Name: Existing Business Premium across Policies</p> <p>Report Type: Tabular Report</p> <p>Policy numbers and corresponding policy types are displayed as row items. The following are displayed as column headers:</p> <ul style="list-style-type: none"> • Sum Assured • Premium Payment Frequency • GWP • APE • NWP <p>The values are reported in the respective columns.</p> <p>In addition to the parameters displayed as part of In- Force Business Premium across Customers report, the selected customer is displayed for informational purposes.</p>
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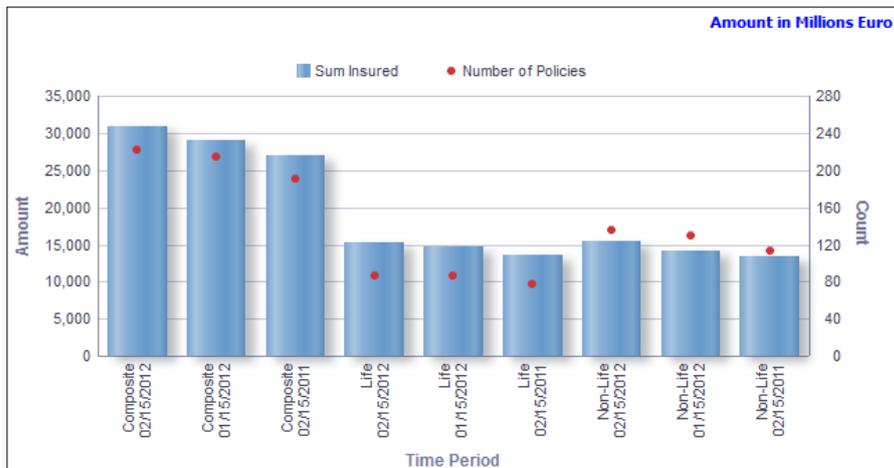
Existing Business Premium

6.13.10 Existing Business

Dashboard Name	Tab	Premium
Report Level Filter		Business Type

<p>Report Description</p>	<p>This report displays the new business measures across business types and time in a graphical format. These include:</p> <ul style="list-style-type: none"> • Sum Assured • Number of Policies <p>Business types and time periods are displayed on the x-axis. Time periods are displayed on the x-axis.</p> <p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Sum assured is displayed on the primary y-axis as columns. Number of policies is displayed in the form of points on the secondary y-axis.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Existing Business across Lines of Business</p> <p>Report Type: Combination of Line and Column Chart</p> <p>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. Only the line markers are displayed for this; the line is not displayed.</p> <p>The following parameters selected in the In- Force Business report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Time Period • Run • Business Type
	<p>Level 2:</p> <p>Report Name: Existing Business across Product Types</p> <p>Report Type: Combination of Line and Column Chart</p> <p>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. Only the line markers are displayed for this; the line is not displayed.</p> <p>In addition to the parameters displayed as part of In- Force Business across Lines of Business report, the selected line of business is displayed for informational purposes.</p>

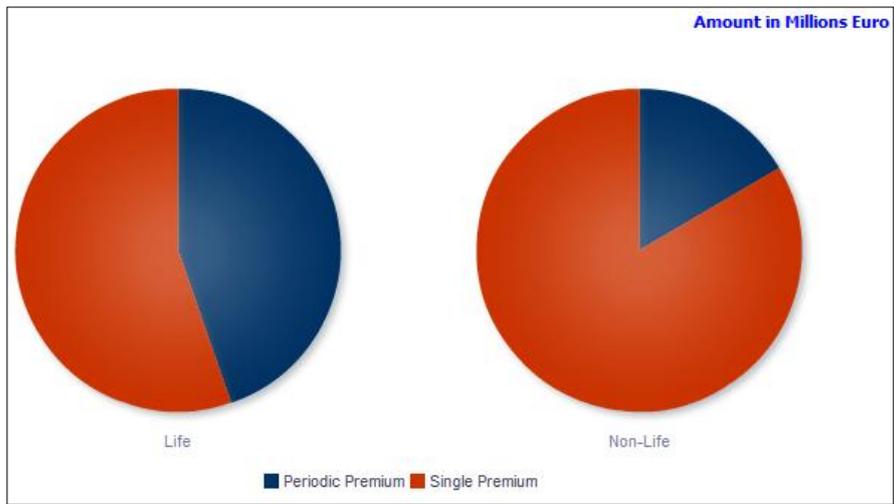
	<p>Level 3:</p> <p>Report Name: Existing Business across Products</p> <p>Report Type: Combination of Line and Column Chart</p> <p>Products are displayed on the x-axis. Sum assured is displayed on the primary y-axis as columns. Number of policies is displayed in the form of a line chart on the secondary y-axis. Only the line markers are displayed for this; the line is not displayed.</p> <p>In addition to the parameters displayed as part of In- Force Business across Product Types report, the selected product type is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: Existing Business across Branches</p> <p>Report Type: Tabular Report</p> <p>Branches are displayed as row items. Sum assured and number of policies are reported as column values.</p> <p>In addition to the parameters displayed as part of In- Force Business across Products report, the selected product is displayed for informational purposes.</p>
	<p>Level 5:</p> <p>Report Name: Existing Business across Customers</p> <p>Report Type: Tabular Report</p> <p>Customers are displayed as row items. Sum assured and number of policies are reported as column values.</p> <p>In addition to the parameters displayed as part of In- Force Business across Branches report, the selected branch is displayed for informational purposes.</p>
	<p>Level 6:</p> <p>Report Name: Existing Business across Policies</p> <p>Report Type: Tabular Report</p> <p>Policy numbers and corresponding policy types are displayed as row items. Sum assured and number of policies are reported as column values.</p> <p>In addition to the parameters displayed as part of In- Force Business across Customers report, the selected customer is displayed for informational purposes.</p>



Existing Business

6.13.11 Break-up of Gross Written Premium

Dashboard Name	Tab	Premium
Report Level Filter	Business Type	
Report Description	<p>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.</p> <p>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.</p> <p>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.</p>	
Drill Through	Not Applicable	



Break-up of Gross Written Premium

6.13.12 Total Income from Premium

Dashboard Name	Tab	Premium
Report Level Filter		Business Type

<p>Report Description</p>	<p>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.</p> <p>This report displays the following measures across business types and time in a graphical format:</p> <ul style="list-style-type: none"> • Premium Received • Premium Due <p>Business types and time periods are displayed on the x-axis. Time periods displayed include:</p> <ul style="list-style-type: none"> • Current month • Preceding month • Same month in the preceding year • Year-to-Date <p>Premium received and due are displayed on the y-axis as columns.</p> <p>This report is generated for all the entities for which the data is present in the Run.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Total Income from Premium across Lines of Business</p> <p>Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>Lines of business are displayed on the x-axis. Premium received and due are displayed on the y-axis as columns.</p>

	<p>Level 2:</p> <p>Report Name: Total Income from Premium across Products Types</p> <p>Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>Product types are displayed on the x-axis. Premium received and due are displayed on the y-axis as columns.</p>
	<p>Level 3:</p> <p>Report Name: Total Income from Premium across Products</p> <p>Report Type: Column Chart</p> <p>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.</p> <p>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.</p> <p>Products are displayed on the x-axis. Premium received and due are displayed on the y-axis as columns.</p>

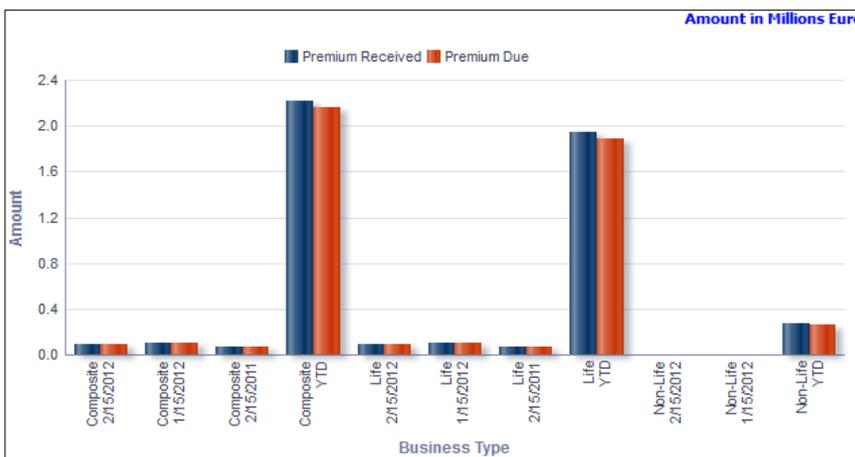
	<p>Level 4:</p> <p>Report Name: Total Income from Premium across Branches</p> <p>Report Type: Tabular Report</p> <p>This report shows the Total Income from Premium information elements namely Premium Dues, Premium Received for all the Branches associated with the Product selected in the previous report - Total Income from Premium across Products.</p> <p>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.</p> <p>Branches are displayed as row items. Premium received and due are reported as column values.</p>
	<p>Level 5:</p> <p>Report Name: Total Income from Premium across Customers</p> <p>Report Type: Tabular Report</p> <p>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.</p> <p>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.</p> <p>Customers are displayed as row items. Premium Received and Premium Due are reported as column values.</p>

Level 6:
Report Name: Total Income from Premium across Policies
Report Type: Tabular Report

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.

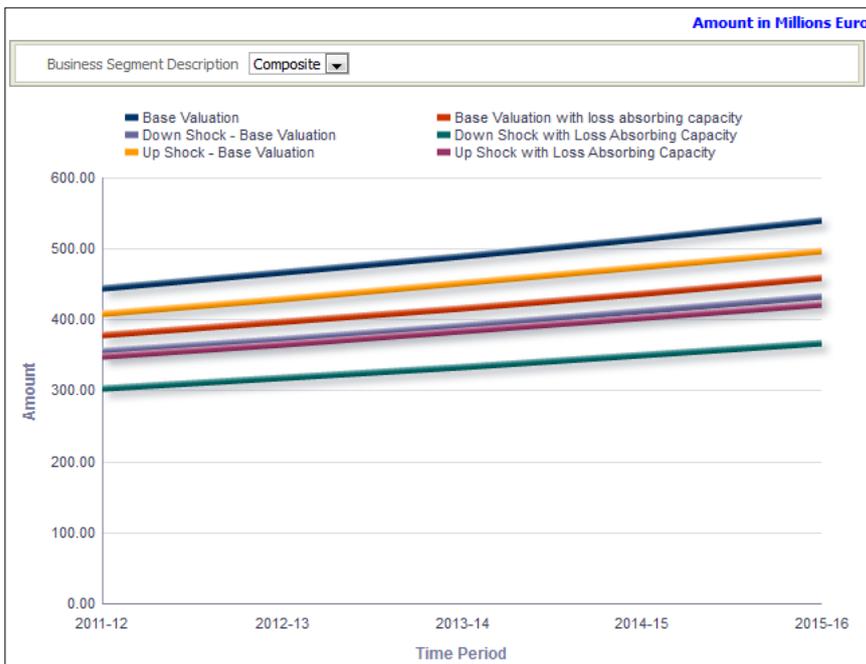


Total Income from Premium

6.13.13 Projected Business Premium across Scenarios

Dashboard Name	Tab	Premium
Report Level Filter		Business Type

Report Description	<p>This report displays Business Premium across planning horizon of the organization and across scenarios in a graphical format.</p> <p>Forecast periods are displayed on the x-axis. The forecast periods displayed are the time periods which are part of an organization's planning (forecast) horizon. These are not fixed.</p> <p>Forecasted Business Premium is displayed in the form of amounts across scenarios, including baseline, on the y-axis.</p>
Drill Through	Not Applicable



Projected Business Premium across Scenarios

6.13.14 Premium Concentration Analysis

Dashboard Name	Tab Premium
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Report Level Filter	<ul style="list-style-type: none"> • Business Type • Lines of Business • Geography • Product Type • Product
Report Description	<p>This report displays the Premium Amount across dimensions and its utilization against the set limit across business types in a graphical format. These include:</p> <ul style="list-style-type: none"> • GWP% • Target Premium <p>The following are displayed in columns:</p> <ul style="list-style-type: none"> • GWP • No of Policies • Target Premium • Increase /Decrease % • Utilization Status (graph) <p>Increase or decrease % and Utilization Status are colored Green, Amber and Red based on the level of utilization. More Premiums is good and should be colored as green and worst would be colored as red.</p>
Drill Through	Not Applicable

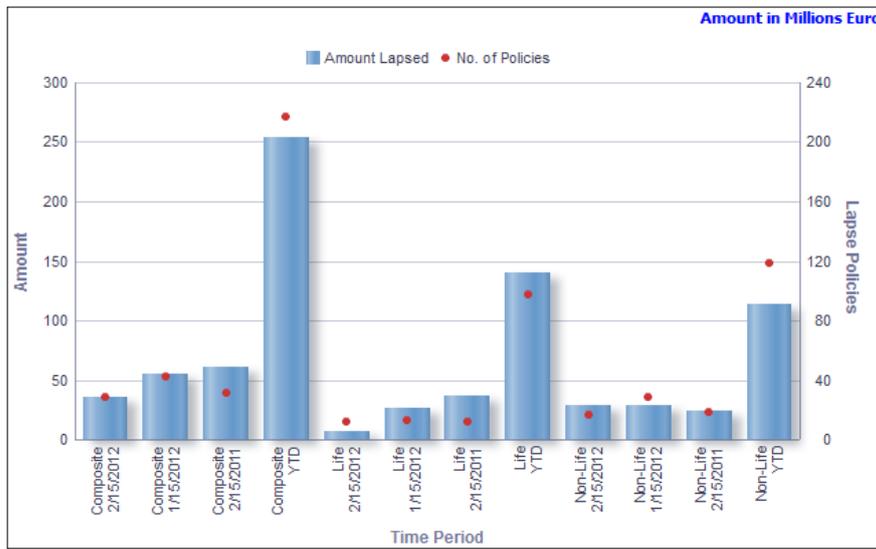
Dimension	GWP	No. of Policies	Target Premium	Increase/Decrease %	
Annuities Stemming from Non-life - SLT Health Insurance	1887.05	1300	6615.59	-17.82	
Death - Accepted Reinsurance	46430.37	6500	33077.93	8.87	
Death - Index-Linked and Unit-Linked Life Insurance	13450.19	2340	11908.05	-20.16	
Death - Life Insurance With Profit Participation	5423.89	260	1323.12	31.44	
Death - Other Life Insurance	40345.65	5980	30431.70	-5.85	
Disability - Accepted Reinsurance	42051.43	4160	21169.87	11.37	
Disability - Index-Linked and Unit-Linked Life Insurance	24802.11	3120	15877.41	-12.51	
Disability - Life Insurance With Profit Participation	1129.25	520	2646.23	-15.96	
Index-Linked and Unit-Linked Life Insurance - SLT Health Insurance	1276.09	1300	6615.59	-28.28	
Life Insurance With Profit Participation - SLT Health Insurance	73758.44	1820	9261.82	14.22	

Premium Concentration Analysis

6.13.15 Lapse Analysis

Dashboard Tab Name	Premium
Report Level Filter	Business Type
Report Description	<p>This report displays the new business measures across business types and time in a graphical format. These include:</p> <ul style="list-style-type: none"> • Amount Lapsed • Number of Policies Lapsed <p>Business types and time periods are displayed on the x-axis to display time period:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year • Year-to-Date <p>Lapsed amount is displayed on the primary y-axis as columns. Number of policies is displayed in the form of points on the secondary y-axis.</p>
Drill Through	<p>Level 1:</p> <p>Report Name: Premium and Policies Lapsed across Lines of Business</p> <p>Report Type: Combination of Line and Column Chart</p> <p>Lines of business are displayed on the x-axis. Lapsed amount is displayed on the primary y-axis as columns. Number of policies lapsed is displayed in the form of a line chart on the secondary y-axis. Only the line markers are displayed for this; the line is not displayed.</p> <p>The following parameters selected in the lapse analysis report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type

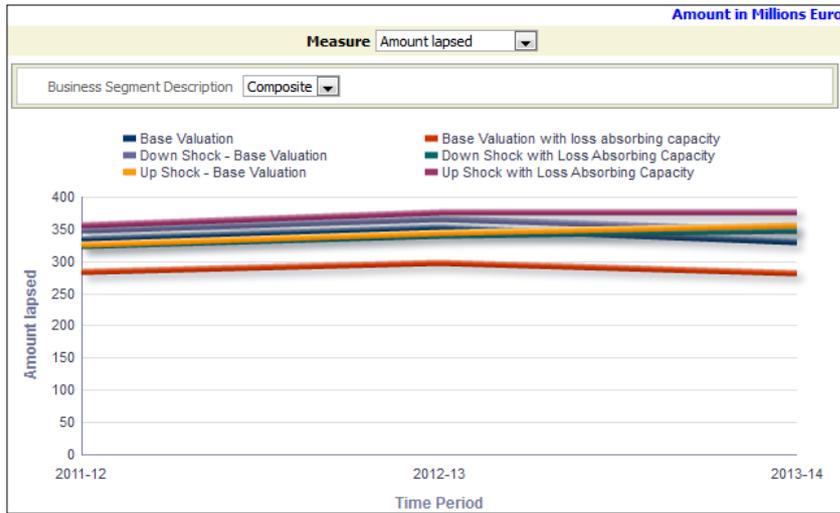
	<p>Level 2:</p> <p>Report Name: Premium and Policies Lapsed across Product Types</p> <p>Report Type: Combination of Line and Column Chart</p> <p>Product types are displayed on the x-axis. Lapsed Amount is displayed on the primary y-axis as columns. Number of policies lapsed is displayed in the form of a line chart on the secondary y-axis. Only the line markers are displayed for this; the line is not displayed.</p> <p>In addition to the parameters displayed as part of Premium and Policies Lapsed across Lines of Business report, the selected line of business is displayed for informational purposes.</p>
	<p>Level 3:</p> <p>Report Name Premium and Policies Lapsed across Products</p> <p>Report Type: Combination of Line and Column Chart</p> <p>Products are displayed on the x-axis. Lapsed amount is displayed on the primary y-axis as columns. Number of policies lapsed is displayed in the form of a line chart on the secondary y-axis. Only the line markers are displayed for this; the line is not displayed.</p> <p>In addition to the parameters displayed as part of Premium and Policies Lapsed across Product Types report, the selected product type is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: Premium and Policies Lapsed across Branches</p> <p>Report Type: Tabular Report</p> <p>Branches are displayed as row items. Amount Lapsed and number of policies lapsed are reported as column values.</p> <p>In addition to the parameters displayed as part of Premium and Policies Lapsed across Products report, the selected product is displayed for informational purposes.</p>



Lapse Analysis

6.13.16 Projected Lapses across Scenarios

Dashboard Name	Tab Premium
Report Level Filter	<ul style="list-style-type: none"> • Business Type • Amount Lapsed • Number of Lapsed Policies
Report Description	<p>This report displays Lapse premium amount and lapsed premium amount across planning horizon of the organization and across scenarios in a graphical format.</p> <p>Forecast periods are displayed on the x-axis with slider functionality to display time periods The forecast periods displayed are the time periods which are part of an organization's planning (forecast) horizon. These are not fixed.</p> <p>Forecasted lapses are displayed in the form of amounts across scenarios, including baseline, on the y-axis.</p>
Drill Through	Not Applicable



Projected Lapses across Scenarios

6.13.17 Lapse Analysis across Legal Entities

Dashboard Name	Tab Premium
Report Level Filter	Amount Lapsed Number of Policies Lapsed
Report Description	<p>This report displays the new business measures across business types and time in a graphical format. These include:</p> <ul style="list-style-type: none"> • Amount Lapsed • Number of Policies Lapsed <p>Legal Entities are displayed on the x-axis with slider functionality to display time period</p> <p>Lapsed amount is displayed on the primary y-axis as columns. Number of policies is displayed in the form of points on the secondary y-axis.</p>

<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Premium and Policies Lapsed across Lines of Business</p> <p>Report Type: Combination of Line and Column Chart</p> <p>Lines of business are displayed on the x-axis. Lapsed amount is displayed on the primary y-axis as columns. Number of policies lapsed is displayed in the form of a line chart on the secondary y-axis. Only the line markers are displayed for this; the line is not displayed.</p> <p>The following parameters selected in the lapse analysis report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Premium and Policies Lapsed across Product Types</p> <p>Report Type: Combination of Line and Column Chart</p> <p>Product types are displayed on the x-axis. Lapsed Amount is displayed on the primary y-axis as columns. Number of policies lapsed is displayed in the form of a line chart on the secondary y-axis. Only the line markers are displayed for this; the line is not displayed.</p> <p>In addition to the parameters displayed as part of Premium and Policies Lapsed across Lines of Business report, the selected line of business is displayed for informational purposes.</p>
	<p>Level 3:</p> <p>Report Name: Premium and Policies Lapsed across Products</p> <p>Report Type: Combination of Line and Column Chart</p> <p>Products are displayed on the x-axis. Lapsed amount is displayed on the primary y-axis as columns. Number of policies lapsed is displayed in the form of a line chart on the secondary y-axis. Only the line markers are displayed for this; the line is not displayed.</p> <p>In addition to the parameters displayed as part of Premium and Policies Lapsed across Product Types report, the selected product type is displayed for informational purposes.</p>

Level 4:
Report Name: Premium and Policies Lapsed across Branches
Report Type: Tabular Report
 Branches are displayed as row items. Amount Lapsed and number of policies lapsed are reported as column values.
 In addition to the parameters displayed as part of Premium and Policies Lapsed across Products report, the selected product is displayed for informational purposes.



Lapse Analysis across Legal Entities

6.13.18 Lapse Concentration Analysis

Dashboard Name	Tab	Premium
Report Level Filter		<ul style="list-style-type: none"> • Business Type • Lines of Business • Geography • Product Type • Product

<p>Report Description</p>	<p>This report displays the Lapsed amount and number of policies lapsed across dimensions and its utilization against the set limit across business types and time in a graphical format. These include:</p> <ul style="list-style-type: none"> • GWP • No of Policies <p>Tabular Report with Embedded Charts and slider functionality to display time periods</p> <p>Time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Members of the selected dimension are displayed as row items and ranked based on the market value, the highest rank assigned to the largest exposure value. The following are displayed in columns:</p> <ul style="list-style-type: none"> • Number of Policies Lapsed • Premium Lapsed • Increase /decrease % <p>Limit Utilization % and Limit Utilization Status are colored Green, Amber and Red based on the level of utilization.</p>
<p>Drill Through</p>	<p>Not Applicable</p>

Amount in Millions Euro

Dimensions : ▼

Business Type ▼

Geography	Policies Lapsed (No)	Premium Lapsed	Increase/Decrease %	
			Policies Lapsed (No)	Premium Lapsed
Aachen	14	14.08	-12.0000	-27.8155
Aberdeen	12	27.83	33.0000	865.5566
Aberdeenshire	11	5.95	-15.0000	-32.3395
Alborg	12	7.66	-7.0000	-51.0415
Alicante	11	9.84	-15.0000	26.9289
Almería	11	6.20	-45.0000	-66.4246
Amsterdam	14	3.38	0.0000	-8.5905
Apeldoorn	8	1.93	14.0000	-48.3393
Arad	12	14.55	-7.0000	21.5551
Wickford	14	22.23	-12.0000	-3.2729

Lapse Concentration Analysis

6.14 Claims

This tab shows the Claim information elements like Claim payments made, Number of Claims, Claims Status and Claim projections across business segments, time, products and Line of business.

1. Click **Claims** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
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](#)
- [Claims Status Summary](#)
- [Claims Status across Legal Entities](#)
- [Incurred but Not Reported](#)
- [Claims Projection across Scenarios](#)
- [Claim Projection – Life](#)
- [Claim Projection - Non Life](#)
- [Claims Concentration Analysis](#)

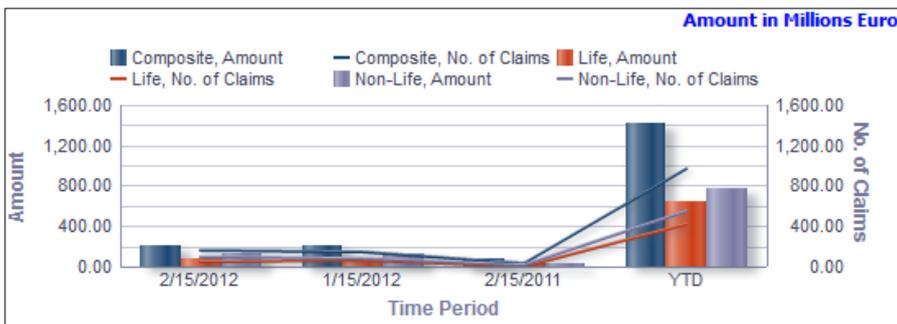
6.14.1 Claim Payments

Dashboard Name	Tab	Claims
Report Level Filter		Not Applicable

<p>Report Description</p>	<p>In this column chart report, the claim payment is displayed across business types and time period.</p> <p>The business types and time periods are displayed on the x-axis with slider functionality to display time periods</p> <p>Time periods displayed on the x-axis include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year • Year-to-Date <p>Claim payments made by each business type are displayed on the y-axis in the form of columns. The number of claims is displayed in on the secondary y-axis in the form of a line chart.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Claim Payment across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis. The amounts for each claim payment are displayed on the y-axis. The number of claims is displayed in on the secondary y-axis in the form of a line chart.</p> <p>The following parameters selected in the Claim Payments report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Claim Payments across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis. The amounts for each Claim Payment are displayed on the y-axis. The number of claims is displayed in on the secondary y-axis in the form of a line chart.</p> <p>In addition to the parameters displayed as part of claims payment across Lines of Business report, the selected line of business is displayed for informational purposes.</p>

	<p>Level 3:</p> <p>Report Name: Claim Payments across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The amounts for each Claim Payments are displayed on the y-axis. The number of claims is displayed in on the secondary y-axis in the form of a line chart.</p> <p>In addition to the parameters displayed as part of Claims Payment across Product Types report, the selected product type is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: Claims Payment across Branches</p> <p>Report Type: Tabular Report</p> <p>Branches are displayed as row items. Each Claims measure is displayed as column headers. The amounts for each Claim Payments are in the respective columns. The number of claims is displayed in on the secondary y-axis in the form of a line chart.</p> <p>The following are displayed as column headers:</p> <ul style="list-style-type: none"> • Branch Name • Number of claims • Claim Amount <p>In addition to the parameters displayed as part of Claims Payment across Products report, the selected product is displayed for informational purposes.</p>
	<p>Level 5:</p> <p>Report Name: Claims Payment across Customers</p> <p>Report Type: Tabular Report</p> <p>Customers are displayed as row items. The amounts for each claim are in the respective columns.</p> <p>The following are displayed as column headers:</p> <ul style="list-style-type: none"> • Sum Assured • Claim Amount • Deductions • Net claim Paid <p>In addition to the parameters displayed as part of Claims Payment across Branches report, the selected branch is displayed for informational purposes.</p>

	<p>Level 6:</p> <p>Report Name: Claims payment across Policies</p> <p>Report Type: Tabular Report</p> <p>Policy numbers and corresponding policy types are displayed as row items. The following are displayed as column headers:</p> <ul style="list-style-type: none"> • Sum Assured • Claims payment Frequency • Claim Amount • Deductions • Net claim Paid <p>The values are reported in the respective columns.</p> <p>In addition to the parameters displayed as part of Claims Payment across Customers report, the selected customer is displayed for informational purposes.</p>
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Claim Payments

6.14.2 Top 5 Claim Payments by Product Type – Life

Dashboard Name	Tab	Claims
Report Level Filter		Product Type

Report Description	<p>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.</p> <p>There are multiple Product Types available. Select the Product Type from the drop down list and click Apply. Click Reset if you would like to change the entries made.</p> <p>The following items are reported for the 5 largest claim payments made for each selected Life product in a tabular format:</p> <ul style="list-style-type: none"> • Customer Name • Policy Number • Claim Amount (paid) <p>This report is generated for the selected entity for which the data is present in the Run.</p>
Drill Through	Not Applicable

Amount in Millions Euro

Customer Name	Policy Number	Claim Amount
External Reinsurers	Pol51060	8.4721
External Reinsurers	Pol52547	7.1331
JHK RE Company	Pol51124	6.9833
Internal Reinsurers	Pol52695	6.5544
External Reinsurers	Pol51203	6.4921

Top 5 Claim Payments by Product Type – Life

6.14.3 Top 5 Claim Payments by Product Type - Non Life

Dashboard Name	Tab Claims
Report Level Filter	Product Type

Report Description	<p>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.</p> <p>There are multiple Product Types available. Select the Product Type from the drop down list and click Apply. Click Reset if you would like to change the entries made.</p> <p>The following items are reported for the 5 largest claim payments made for each selected Non-Life product in a tabular format:</p> <ul style="list-style-type: none"> • Customer Name • Policy Number • Claim Amount (paid) <p>This report is generated for the selected entity for which the data is present in the Run.</p>
Drill Through	Not Applicable

Amount in Millions Euro

Customer Name	Policy Number	Claim Amount
BROKER DESC 122	Pol51776	7.9107
Composite Insurers	Pol52503	7.0589
BROKER DESC 152	Pol52599	5.9997
Internal Reinsurers	Pol51977	5.1617
BROKER DESC 133	Pol50706	4.8645

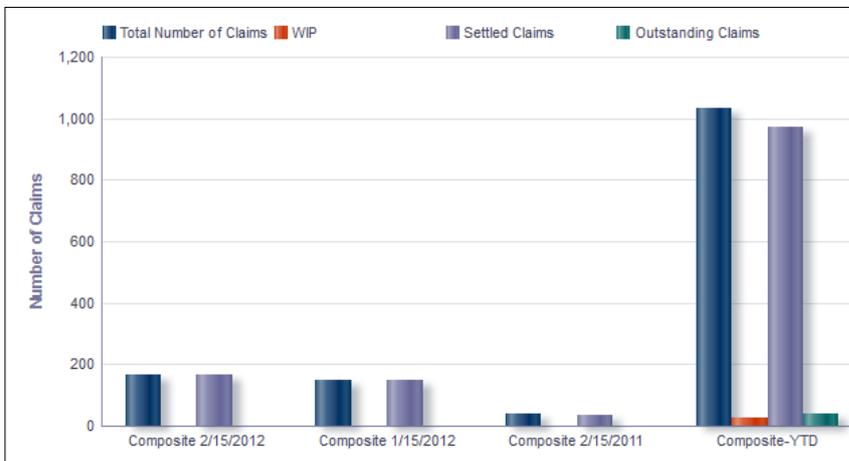
Top 5 Claim Payments by Product Type - Non Life

6.14.4 Claims Status Summary

Dashboard Name	Tab Claims
Report Level Filter	Business Type

<p>Report Description</p>	<p>This column chart report displays the status of the claims across business types and time. Claim status is displayed across business types and time period.</p> <p>Business types and time periods are displayed on the x-axis to display time periods.</p> <p>Time periods displayed on the x-axis include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year • Year-to-Date <p>Claim status by each business type is displayed on the y-axis in the form of columns.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Claim Status across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis. The claims status is displayed on the y-axis.</p> <p>The following parameters selected in the Claim Status report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Claim Status across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis. The claims status is displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of claims status across Lines of Business report, the selected line of business is displayed for informational purposes.</p>

	<p>Level 3:</p> <p>Report Name: Claim status across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The claims status is displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Claims status across Product Types report, the selected product type is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: Claims status across Branches</p> <p>Report Type: Tabular Report</p> <p>Branches are displayed as row items. Claims status is displayed as column headers. The status of the claims or each Claim status is in the respective columns.</p> <p>The following are displayed as column headers:</p> <ul style="list-style-type: none"> • Branch Name • Total Number of claims • WIP Claims • Settled Claims • Outstanding Claims <p>In addition to the parameters displayed as part of Claims status across Products report, the selected product is displayed for informational purposes.</p>

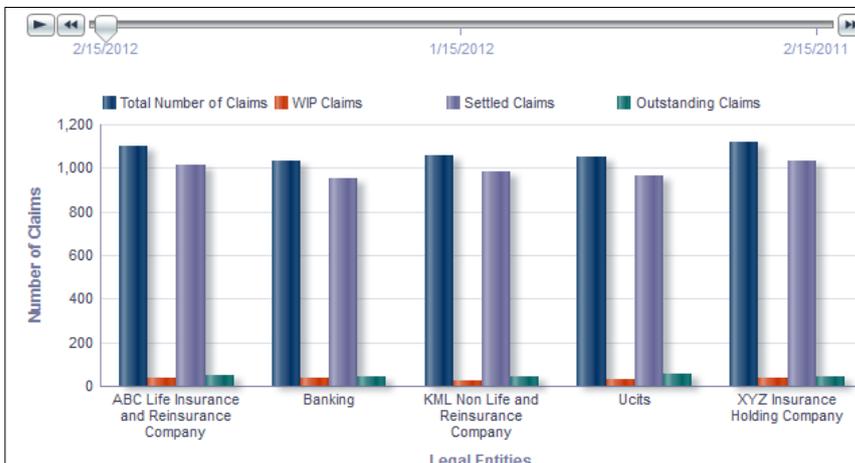


Claims Status Summary

6.14.5 Claims Status across Legal Entities

Dashboard Tab Name	Claims
Report Level Filter	Business Type
Report Description	<p>This column chart report displays the status of the claims across Legal Entities and time.</p> <p>Business types are displayed on the x-axis. The time periods are in the form of slider functionality which includes:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Claim status by each Legal Entity is displayed on the y-axis in the form of columns.</p>
Drill Through	<p>Level 1:</p> <p>Report Name: Claim Status across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis. The claims status is displayed on the y-axis.</p> <p>The following parameters selected in the Claim Status report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Claim Status across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis. The claims status is displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of claims status across Lines of Business report, the selected line of business is displayed for informational purposes.</p>

	<p>Level 3:</p> <p>Report Name: Claim status across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The claims status is displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Claims status across Product Types report, the selected product type is displayed for informational purposes.</p>
	<p>Level 4:</p> <p>Report Name: Claims status across Branches</p> <p>Report Type: Tabular Report</p> <p>Branches are displayed as row items. Claims status is displayed as column headers. The status of the claims or each Claim status is in the respective columns.</p> <p>The following are displayed as column headers:</p> <ul style="list-style-type: none"> • Branch Name • Total Number of claims • WIP Claims • Settled Claims • Outstanding Claims <p>In addition to the parameters displayed as part of Claims status across Products report, the selected product is displayed for informational purposes.</p>

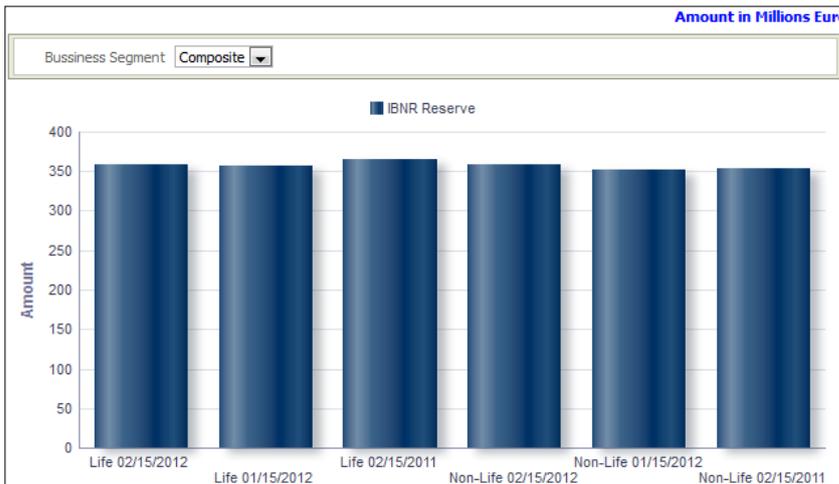


Claims Status across Legal Entities

6.14.6 Incurred but Not Reported

Dashboard Tab Name	Claims
Report Level Filter	Business Type
Report Description	<p>This column chart report displays the IBNR Reserve across business types and time for incurred but not reported claims.</p> <p>Business types and time periods are displayed on the x-axis to display time periods</p> <p>Time periods displayed on the x-axis include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year • Year-to-Date <p>Claim amount by each business type are displayed on the y-axis in the form of columns. The number of claims is displayed in on the secondary y-axis in the form of a line chart.</p>
Drill Through	<p>Level 1:</p> <p>Report Name: IBNR across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis. The IBNR Reserve is displayed on the y-axis.</p> <p>The following parameters selected in the Consolidated claims projection report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: : IBNR across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis. The IBNR Reserve is displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of IBNR across Lines of Business report, the selected line of business is displayed for informational purposes.</p>

	<p>Level 3:</p> <p>Report Name: : IBNR across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The IBNR Reserve is displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of: IBNR across Product Types report, the selected product type is displayed for informational purposes.</p>
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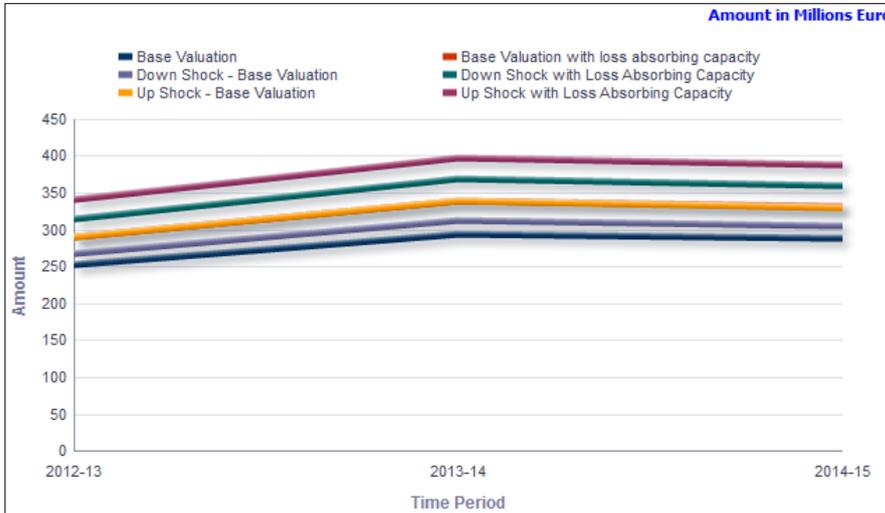


Incurred but Not Reported

6.14.7 Claims Projection across Scenarios

Dashboard Tab Name	Claims
Report Level Filter	Business Type
Report Description	<p>In this column chart report, claim payment is displayed across business types and time period.</p> <p>Business types and time periods are displayed on the x-axis to display time periods</p> <p>Time periods displayed on the x-axis include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year • Year-to-Date <p>Claim amount by each business type are displayed on the y-axis in the form of columns. The number of claims is displayed in on the secondary y-axis in the form of a line chart.</p>

Drill Through	Not Applicable
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Claims Projection across Scenarios

6.14.8 Claim Projection – Life

Dashboard Tab Name	Claims
Report Level Filter	Line of Business
Report Description	<p>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.</p> <p>There are multiple Lines of Business's available. Select the appropriate option from the drop down list.</p> <p>The lines of business include life and SLT health LOB's.</p> <p>Monthly projected claims related to Life business are displayed for 12-months after the current month. These include:</p> <ul style="list-style-type: none"> • Number of Claims • Average Claim Amount • Total Claim Amount <p>This report is generated for the selected entity for which the data is present in the Run.</p>

Drill Through	Not Applicable
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	3/15/2012	4/15/2012	5/15/2012	6/15/2012	7/15/2012	8/15/2012	9/15/2012	10/15/2012	11/15/2012	12/15/2012	1/15/2013
Particulars											
Number of Claims	632	574	395	549	711	448	466	328	737	469	727
Average Claim Amount	0.04	0.03	0.04	0.04	0.04	0.03	0.03	0.03	0.03	0.04	0.04
Total Claim Amount	26.1	19.22	17.54	20.37	26.82	15.66	15.07	10.67	22.63	19.85	30.63

Claim Projection – Life

6.14.9 Claim Projection - Non Life

Dashboard Tab Name	Claims
Report Level Filter	Line of Business
Report Description	<p>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.</p> <p>There are multiple Lines of Business's available. Select the appropriate option from the drop down list.</p> <p>The lines of business include non-life and non-SLT health LOB's.</p> <p>Monthly projected claims related to Non-Life business are displayed for 12-months after the current month. These include:</p> <ul style="list-style-type: none"> • Number of Claims • Average Claim Amount • Total Claim Amount <p>This report is generated for the selected entity for which the data is present in the Run.</p>
Drill Through	Not Applicable

	3/15/2012	4/15/2012	5/15/2012	6/15/2012	7/15/2012	8/15/2012	9/15/2012	10/15/2012	11/15/2012	12/15/2012	1/15/2013
Particulars											
Number of Claims	529	797	761	473	315	387	545	600	458	507	748
Average Claim Amount	0.03	0.03	0.03	0.02	0.02	0.03	0.03	0.03	0.03	0.03	0.02
Total Claim Amount	13.49	21.51	24.8	11.05	7.04	11.28	16.85	16.27	13.61	13.27	17.11

Claim Projection - Non Life

6.14.10 Claims Concentration Analysis

Dashboard Name	Tab	Claims
Report Level Filter		<ul style="list-style-type: none"> • Geography • Lines of Business • Product Type • Product • Business
Report Description		<p>This report enables concentration analysis and limit utilization across multiple dimensions for claims.</p> <p>This tabular report with embedded charts and slider functionality to display time periods.</p> <p>Time periods displayed in slider format include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>Members of the selected dimension are displayed as row items and ranked based on the market value, the highest rank assigned to the largest exposure value. The following are displayed in columns:</p> <ul style="list-style-type: none"> • Total Number of Claims • Claims Paid (Amount) • Outstanding Amount • Increase Decrease % <p>Increase or decrease % and Utilization Status are colored green, amber and red based on the level of utilization (this would be based on Claims amount/no of claims and outstanding amount).</p>
Drill Through		Not Applicable

Product	No. of Claims	Claims Amount Paid	Outstanding Amount	Increase/Decrease %	
				No of Claims	Claims Amount Paid
Children policy	13	20.35	0.00	7.0000%	17.4116%
Convertible Endowment	10	15.33	6.84	71.0000%	93.7379%
Convertible Endowment Assurance	20	43.65	0.09	22.0000%	89.5252%
Convertible Extended Term Assurance	8	20.95	3.56	-40.0000%	-23.8444%
Convertible Term Assurance	16	30.57	0.00	77.0000%	26.6668%
Convertible Whole Life	7	18.52	3.58	-37.0000%	-25.0194%
Convertible limited Term Assurance	17	28.64	6.84	-46.0000%	-40.6163%
Decreasing Endowment	13	19.56	0.00	180.0000%	165.3831%
Decreasing Endowment Assurance	17	19.57	7.21	-40.0000%	-4.1232%
Decreasing Term Assurance	6	9.52	0.23	-38.0000%	-45.0550%
Extended Term Assurance	10	14.17	2.96	71.0000%	25.1623%
Fixed Term Assurance	22	-40.13	0.81	71.0000%	87.8263%
Increasing Endowment	9	23.32	0.00	10.0000%	63.1335%
Increasing Endowment Assurance	7	13.92	0.00	-10.0000%	-38.2939%
Increasing Term Assurance	12	19.20	0.00	0.0000%	-19.7726%
Index Linked Endowment	9	21.48	3.83	30.0000%	126.9332%
Index Linked Endowment Assurance	12	10.34	2.43	250.0000%	33.5561%
Index Linked Whole Life	15	19.61	3.62	70.0000%	13.1535%
Limited Endowment Assurance	4	10.10	0.00	-76.0000%	-72.4920%
Limited Premium payment Endowment	9	15.41	0.59	-26.0000%	-19.0364%
Limited Term Assurance	16	25.94	0.55	157.0000%	60.1112%
Moneyback Endowment Assurance	7	5.83	1.65	66.0000%	-2.4394%
Mortgage Term Assurance	10	16.93	0.00	-8.0000%	0.6285%
Non Convertible Endowment	10	15.71	0.00	10.0000%	20.1281%
Non Convertible Endowment Assurance	8	12.31	3.35	12.0000%	14.2270%

Claims Concentration Analysis

6.15 Reinsurance

This Tab shows details of reinsurance premium paid across various types, commission received and across entities, line of business and time.

1. Click **Reinsurance** tab on the Dashboard Page.
2. Enter the details in the tab level filters as mentioned in [section 6.1](#).
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:

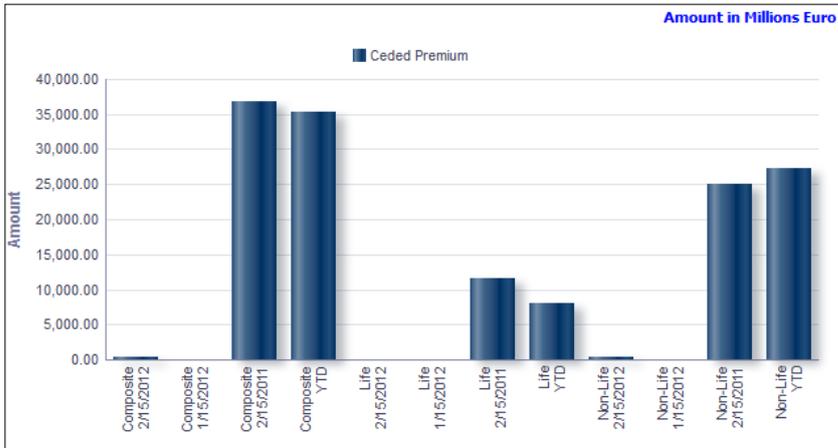
- [Reinsurance Premium Paid](#)
- [Current Reinsurance Portfolio](#)
- [Reinsurance Premium Paid across Legal Entities](#)
- [Reinsurance Recoverable](#)
- [Reinsurance Risk Concentration](#)

6.15.1 Reinsurance Premium Paid

Dashboard Name	Tab	Reinsurance
Report Level Filter		Not Applicable

<p>Report Description</p>	<p>This column chart report displays the composite reinsurance premium paid across business types and time. These include - Ceded Premium.</p> <p>Business types and time periods are displayed on the x-axis.</p> <p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year • Year-to-Date <p>The amounts for each premium measures are displayed on the y-axis.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Reinsurance Premium across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>The following parameters selected in the Reinsurance Premium report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Reinsurance Premium across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Reinsurance Premium across Lines of Business report, the selected line of business is displayed for informational purposes.</p>

	<p>Level 3:</p> <p>Report Name: Reinsurance Premium across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Reinsurance Premium across Product Types report, the selected product type is displayed for informational purposes.</p>
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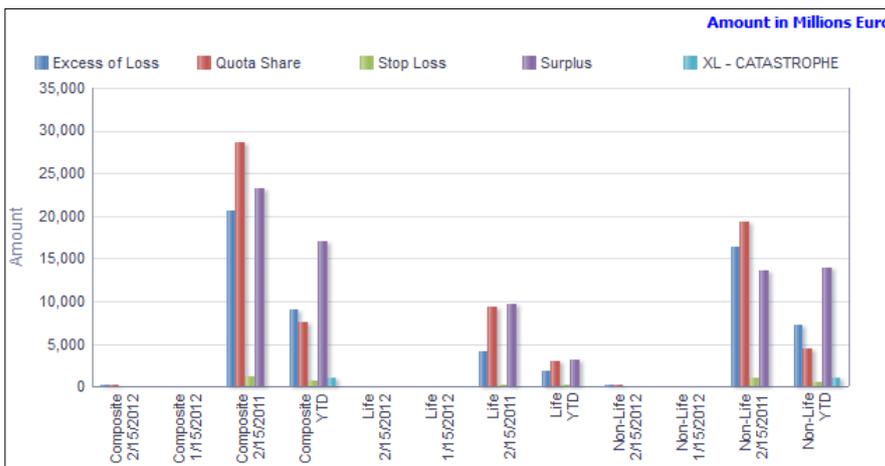


Reinsurance Premium Paid

6.15.2 Current Reinsurance Portfolio

Dashboard Name	Tab	Reinsurance
Report Level Filter		Business Type

<p>Report Description</p>	<p>This column chart report displays composite reinsurance profile across the business types and time period in a graphical format. These include:</p> <ul style="list-style-type: none"> • Quota Share • Surplus • Excess of Loss • Stop Loss • Catastrophic Excess of Loss <p>Business types and time periods are displayed on the x-axis.</p> <p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The amounts for each premium measures are displayed on the y-axis.</p>
<p>Drill Through</p>	<p>Not Applicable</p>

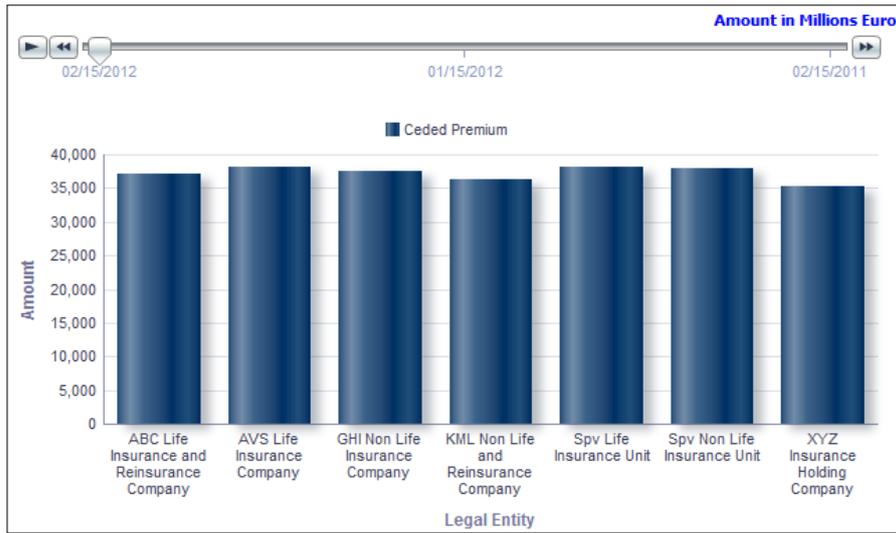


Current Reinsurance Portfolio

6.15.3 Reinsurance Premium Paid across Legal Entities

<p>Dashboard Name</p>	<p>Reinsurance</p>
<p>Report Level Filter</p>	<p>Not Applicable</p>

<p>Report Description</p>	<p>The column chart report displays the Reinsurance premium measures across legal entities and time. These include: Ceded Premium.</p> <p>Legal entities are displayed on the x-axis.</p> <p>The time periods are in the form of slider functionality.</p> <p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Month • Immediately Preceding Month • Same Month in the Immediately Preceding Year <p>The amounts for each premium measures are displayed on the y-axis.</p>
<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Reinsurance Premium across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>The following parameters selected in the Reinsurance Premium report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Run • Time Period
	<p>Level 2:</p> <p>Report Name: Reinsurance Premium across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Reinsurance Premium across Lines of Business report, the selected line of business is displayed for informational purposes.</p>
	<p>Level 3:</p> <p>Report Name: Reinsurance Premium across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The amounts for each premium measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Reinsurance Premium across Product Types report, the selected product type is displayed for informational purposes.</p>

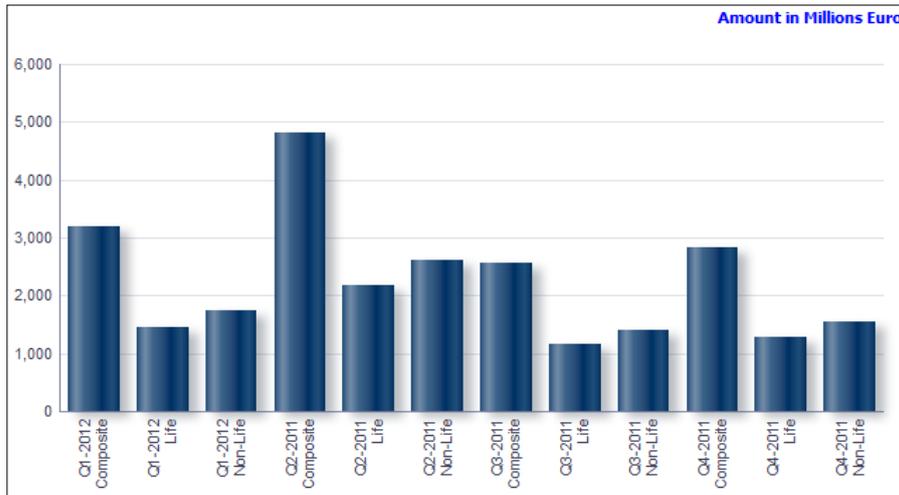


Reinsurance Premium Paid across Legal Entities

6.15.4 Reinsurance Recoverable

Dashboard Tab Name	Reinsurance
Report Level Filter	Not Applicable
Report Description	<p>The column report displays the composite reinsurance premium paid across business types and time. These include: Amount.</p> <p>Business types and time periods are displayed on the x-axis to display time periods</p> <p>Time periods displayed include:</p> <ul style="list-style-type: none"> • Current Quarter • Current and previous four quarters • Third Quarter of the financial year • Second Quarter of the financial year • First Quarter of the financial year <p>The amounts for each recoverable measure are displayed on the y-axis.</p>

<p>Drill Through</p>	<p>Level 1:</p> <p>Report Name: Reinsurance Recoverable across Lines of Business</p> <p>Report Type: Column Chart</p> <p>Lines of business are displayed on the x-axis. The amounts for each Recoverable measures are displayed on the y-axis.</p> <p>The following parameters selected in the Reinsurance Recoverable report are displayed for informational purposes:</p> <ul style="list-style-type: none"> • Legal Entity • Date • Run • Time Period • Business Type
	<p>Level 2:</p> <p>Report Name: Reinsurance Recoverable across Product Types</p> <p>Report Type: Column Chart</p> <p>Product types are displayed on the x-axis. The amounts for each Recoverable measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Reinsurance Recoverable across Lines of Business report, the selected line of business is displayed for informational purposes.</p>
	<p>Level 3:</p> <p>Report Name: Reinsurance Recoverable across Products</p> <p>Report Type: Column Chart</p> <p>Products are displayed on the x-axis. The amounts for each Recoverable measures are displayed on the y-axis.</p> <p>In addition to the parameters displayed as part of Reinsurance Recoverable across Product Types report, the selected product type is displayed for informational purposes.</p>



Reinsurance Recoverable

6.15.5 Reinsurance Risk Concentration

Dashboard Name	Tab Reinsurance
Report Level Filter	Not Applicable
Report Description	<p>This tabular report displays the reinsurance concentration of the insurer, with the reinsurer's detail, its rating and the premium ceded to them by various methods. This reports also measures the year on year performance of these parameters as well. The ceded premium and the year on year change in the same is displayed across following heads:</p> <ul style="list-style-type: none"> • Premium Ceded to Reinsurer • Commission Received on Premium • Premium Ceded % • YOY Change % <p>Displays the reinsurance concentration of the insurer, with the reinsurer's detail, its rating and the premium ceded to them. This reports also measures the year on year performance of these parameters as well. The ceded premium and the year on year change in the same is displayed across following heads:</p>
Drill Through	Not Applicable

Amount in Millions Euro

Reinsurer Name	Rating Description	Premium Ceded to Reinsurer - Proportional	Premium Ceded to Reinsurer - Non Proportional	Premium Ceded to Reinsurer - Facultative	Commission Received On Ceded Premium	Premium Ceded (%)	YOY Change (%)
BOSTON RE	Investment Grade AA-	670.28	856.92	12,379.81	3.34	39.5685	-3.3330
RSA RE	Lack Characteristics of a Desirable Investment B3	7,375.27	6,907.48	6,956.95	5.10	60.4315	-4.8147
Grand Total		8,045.56	7,764.40	19,336.76	8.44	100.0000	-8.1467

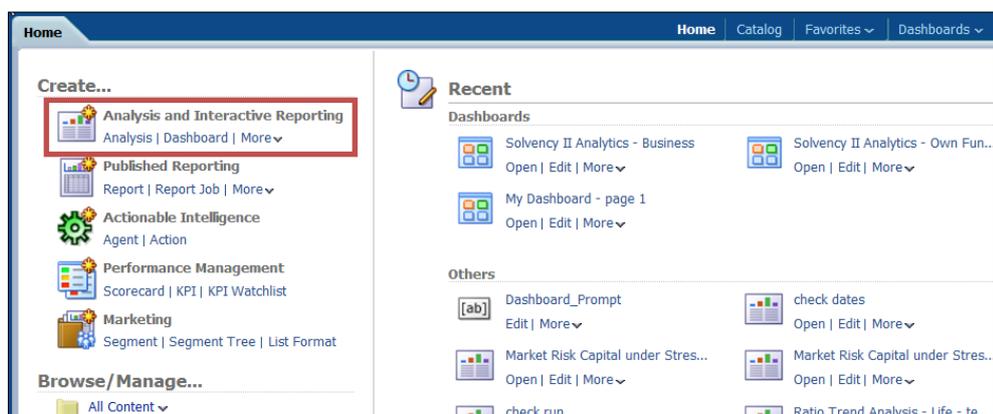
Reinsurance Risk Concentration

7 Creating a Custom Report

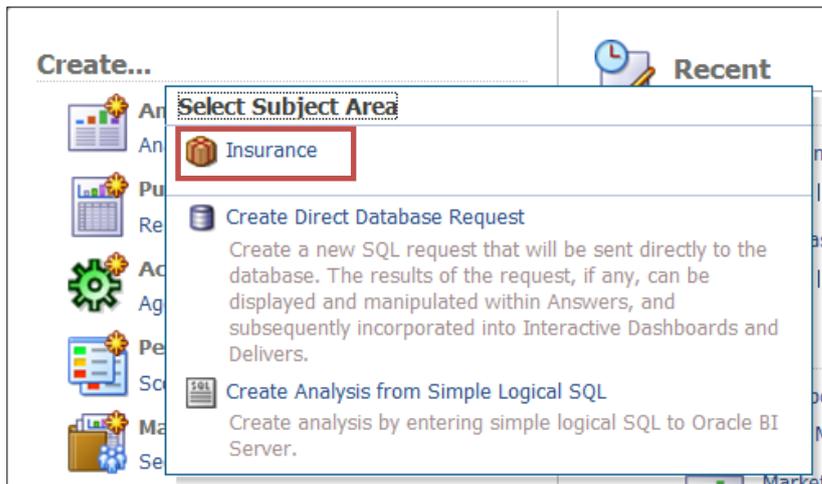
7.1 Steps to create a Custom Report

This section focuses on creating a customized report using the OBIEE and Oracle Insurance Solvency. To create a custom report and add it to an existing dashboard page, perform the following steps.

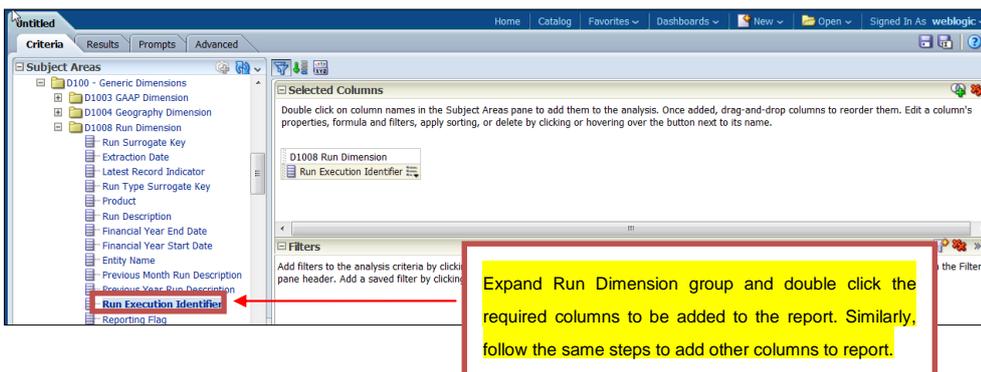
1. Login to the application.
2. Click **Analysis** under the **Analysis and Interactive Reporting** section within the **Create** section on Left Hand Side (LHS) pane of the screen.



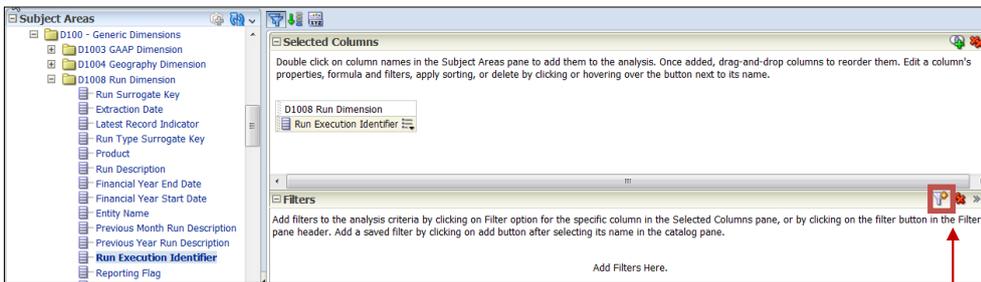
3. Select the Subject Area (Insurance), as highlighted in the following figure, to view the metadata objects in order to create reports.



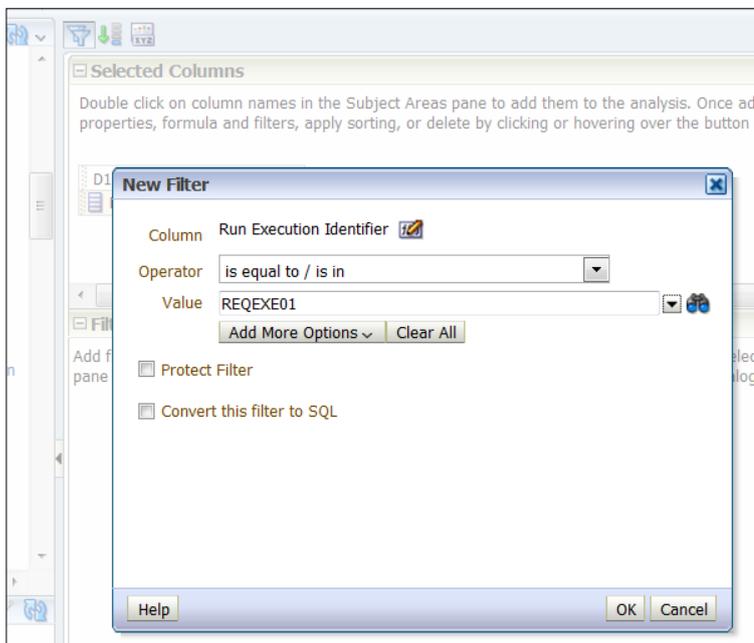
4. Once you select the Subject Area you can view all the presentation items on LHS of the screen. Select the columns one after the other as shown in the following diagram.



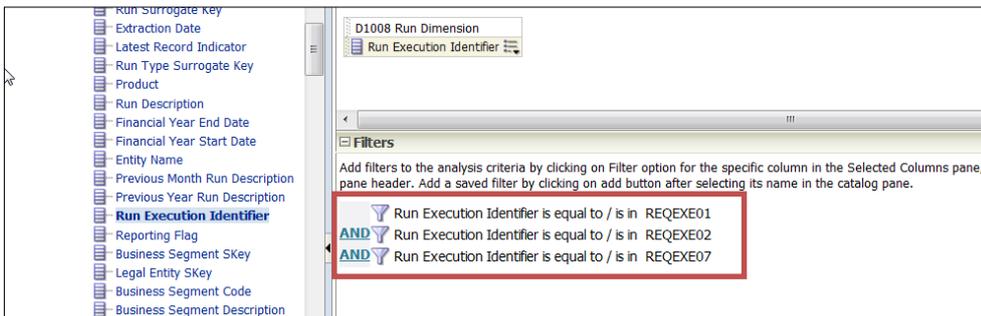
5. You can put filters to restrict the data. To apply filters, click the filters icon as highlighted in the following figure and select the columns to which filters needs to be added.



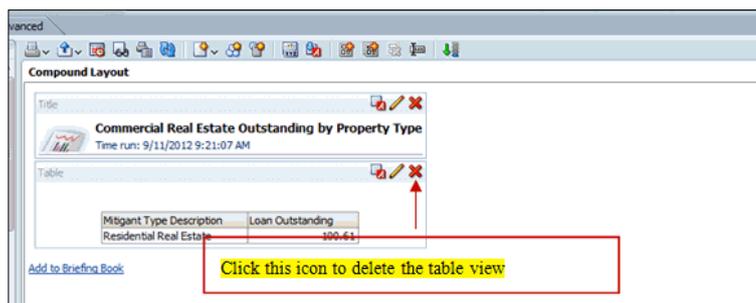
Filter

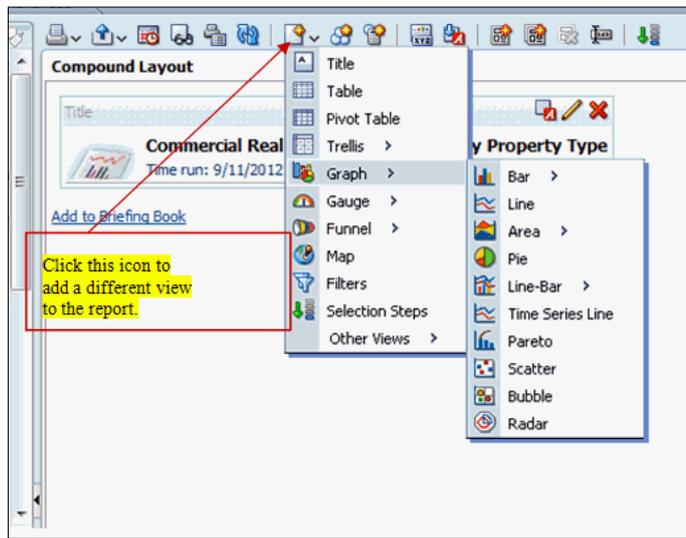


- Repeat Step 5 to add all the relevant filters to the earlier report and upon adding all the filters, the report should look similar to the one highlighted as seen in the following screenshot.

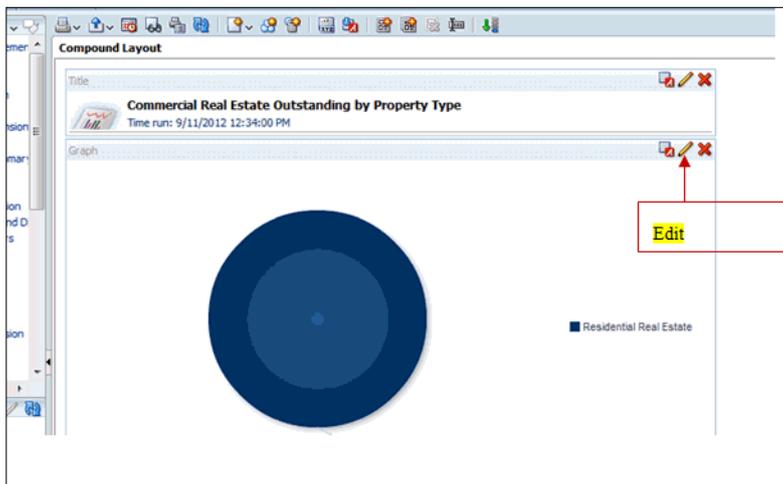


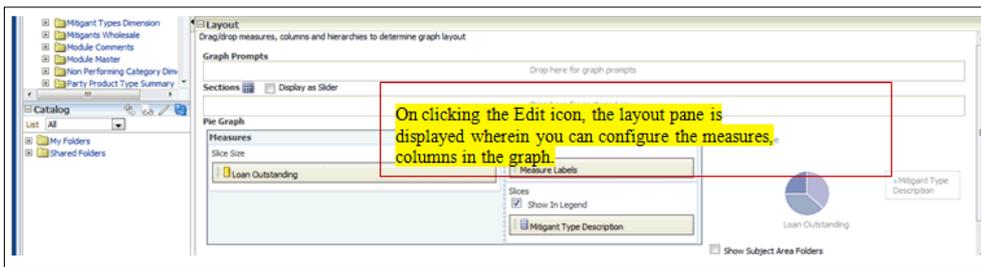
7. Click the **Results** tab to configure the results of the analyses.
8. The default view is the table view. You have the option of deleting the table view and adding any one of the views as highlighted in the following figures. For more information on the descriptions of each view refer to the Oracle Business Intelligence Enterprise Edition User Guide.



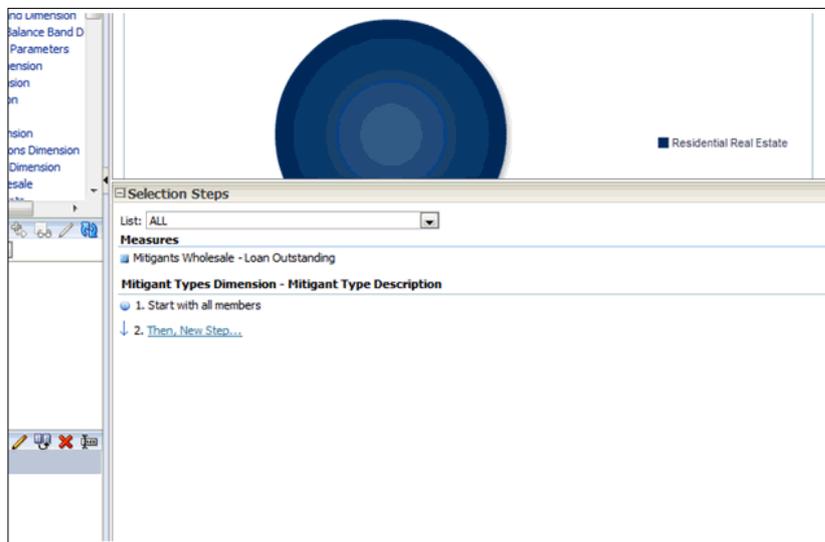


9. You also have the option of modifying the layout of a graph, table and so on by clicking the Edit icon as shown in the following figure.





10. To modify steps in selecting data you can click the Selection Steps pane, shown in the following figure.



11. Click the List drop-down to view all columns or measures or to select a particular column or measure.

12. To configure the beginning of the list of steps for each column, select **Start with**, which is automatically populated, when you select columns or hierarchies.

13. In **Then New Step** the following options are displayed:

- Select Members — Displays the **New Select Members dialog** where you create a new step with the specified members.
- Add Groups or Calculated Items — Displays a submenu with the following options:
 - Select Existing Groups and Calculated Items — Displays the New Select Existing Groups and Calculated Items where you select an existing group or calculated item.
 - New Group — Displays the New Group dialog where you add a new group.

- **New Calculated Item** — Displays the New Calculated Item dialog where you add a new calculated item.
- **Apply a Condition**: Displays the New Condition Step dialog, where you create a new condition step.

NOTE: In each of the options above, you can select the following actions:

Add — adds the selected members to the selection.

Keep only — Keeps only the selected members and removes all others.

Remove - Removes the selected members from the selection

14. Click the Save icon and select the dashboard page in which you wish to save the report.

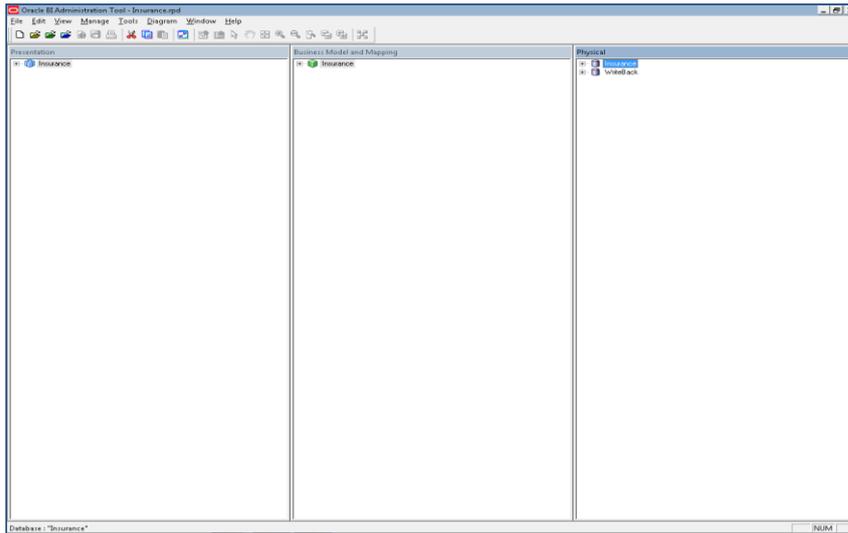
15. You can now successfully view the report that you have just created.

For more information on “**Steps to Configure the Comments Feature**”, refer to the *Configuration Note*.

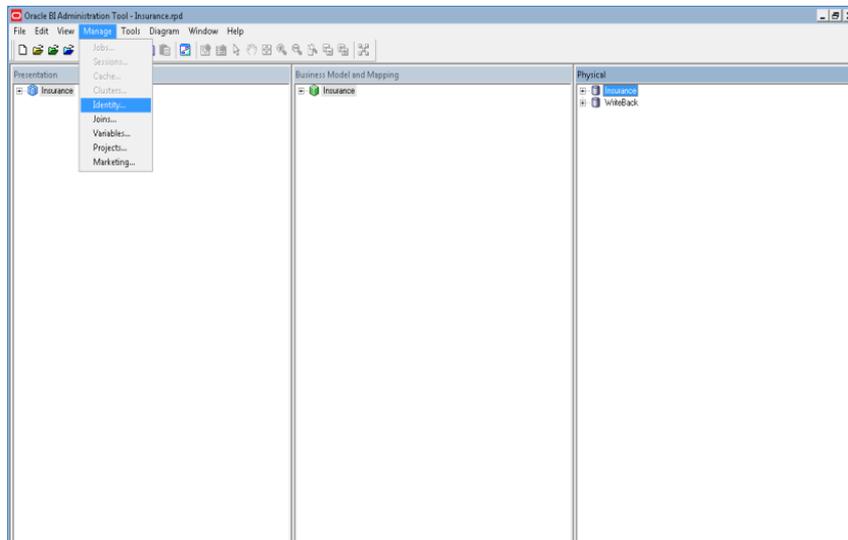
Implementation of Data Level Security

Data or row level security for a user can be incorporated in Oracle Solvency II Analytics, by using the Repository (RPD) in OBIEE. Data or row level security can be applied on either Users or Application Roles. This is explained in the below procedure.

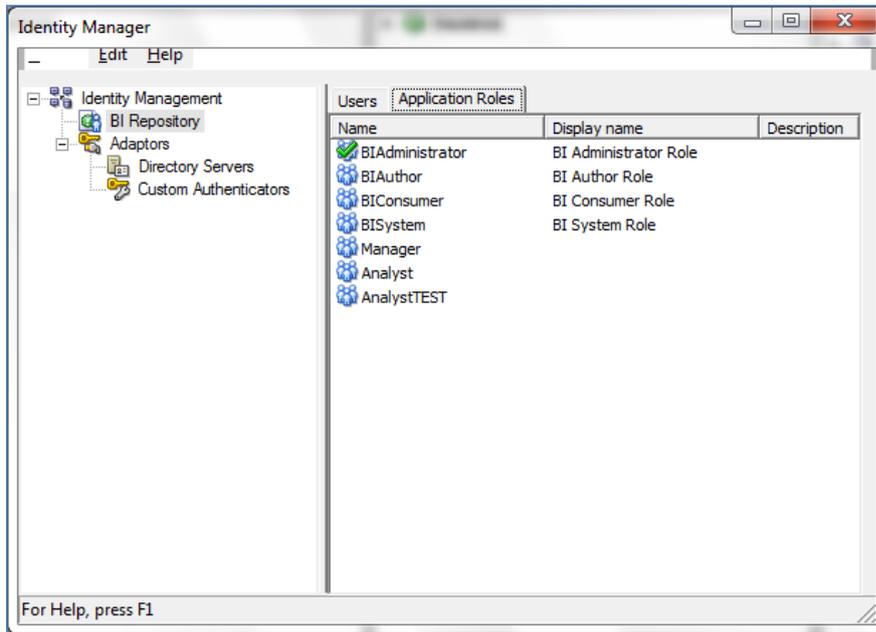
1. Open the Insurance RPD using the OBI Administration Tool.



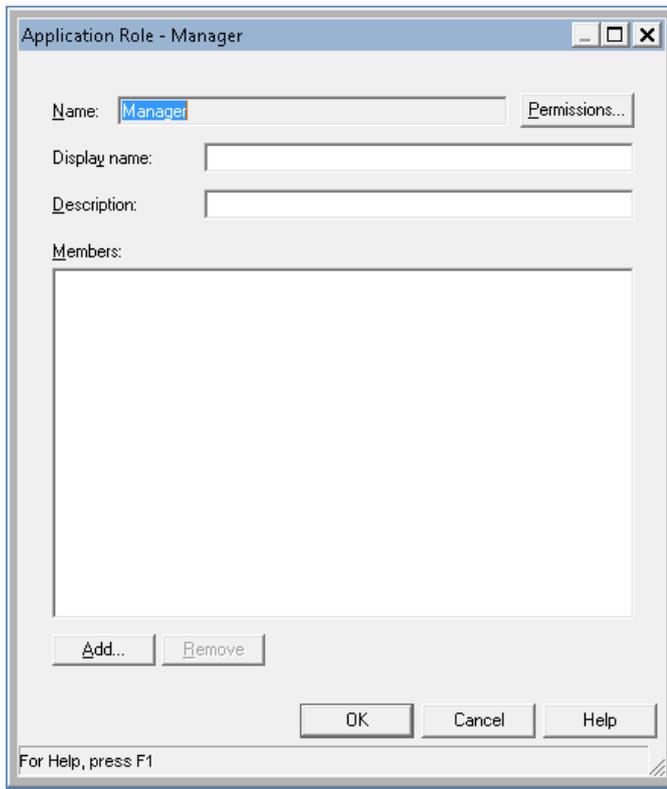
2. Click Manage and select Identity from the list.



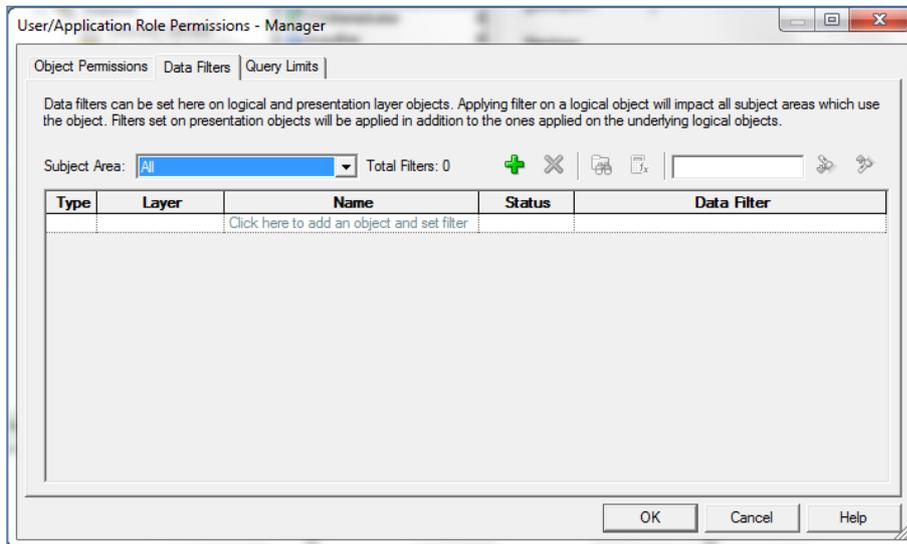
Identity Manager can be used to apply data filters on Users and Application Roles.



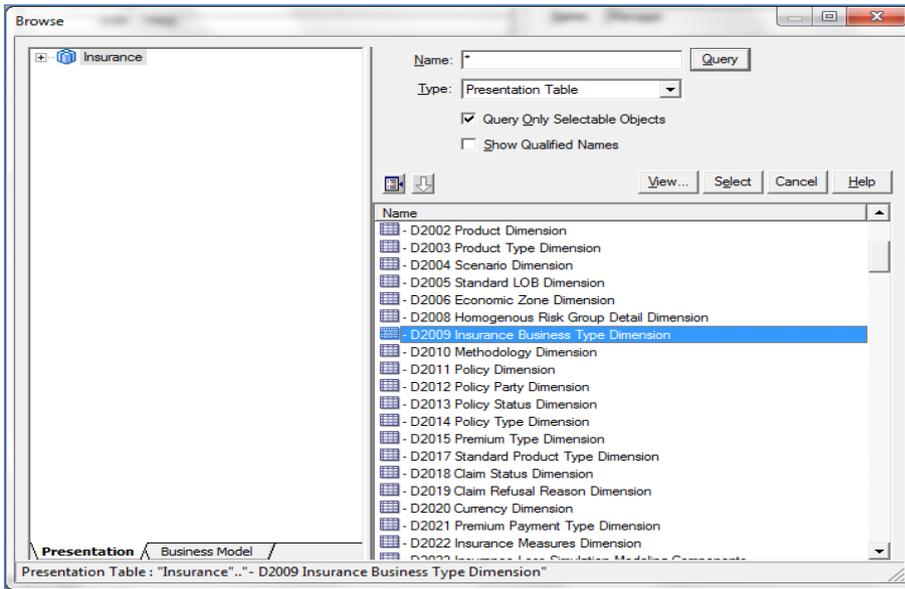
3. Double click on any of the Application Roles or Users to apply the data filters and click the **Permission** button.



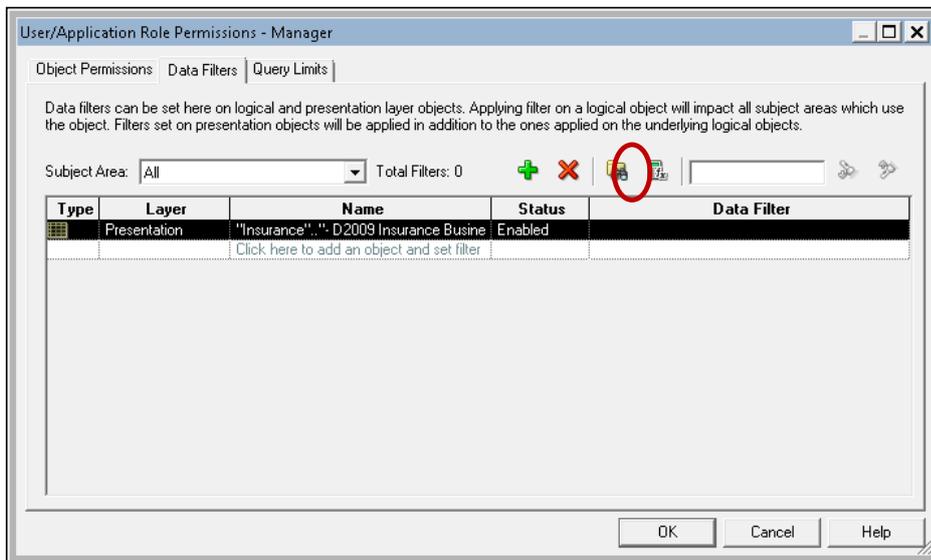
4. Click on the Data Filter tab and use the '+' icon to add a new data filter.



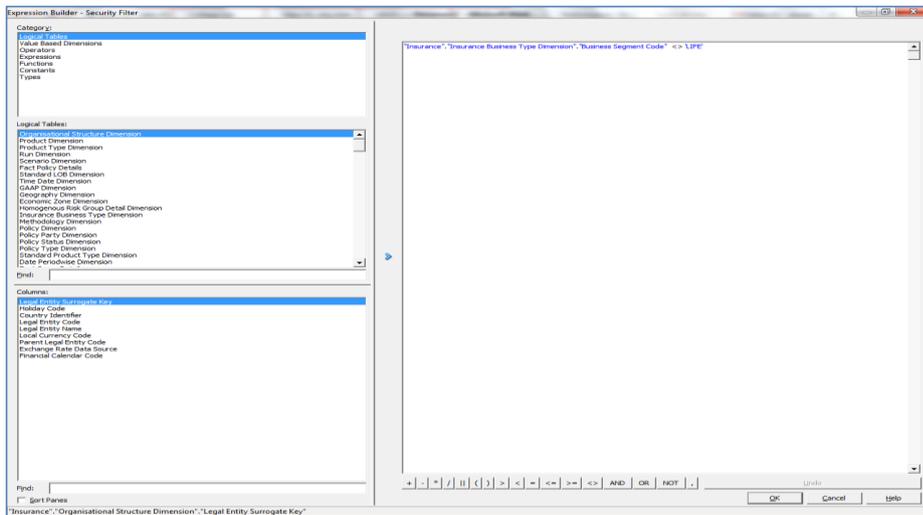
5. Choose the object from the right hand pane and click **Select**.



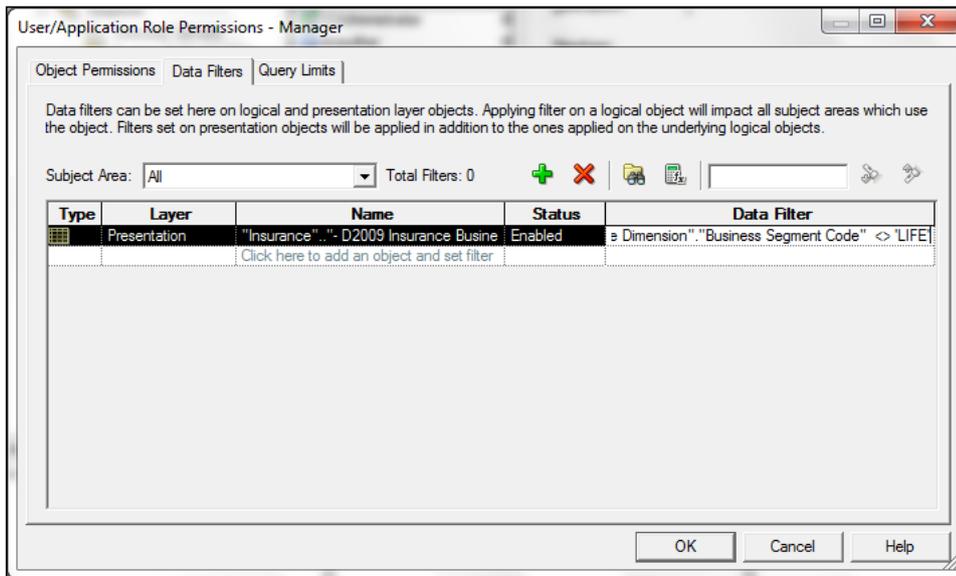
6. Click the Expression builder ("fx" button) to add a filter for the object.



7. Build the expression as required.



The details are thus updated in the “User/Application Role Permission-Manager” window.



Common OBIEE Errors and Resolutions

1. Cannot connect to Oracle database.

Cause & solution:

- a. Login to the RPD and verify all the connection credentials like Data source name, User name, Password.
- b. Also verify if the "tnsnames.ora" file is placed in the correct path(refer to Config Note – Section 2.2 → a)

2. The Servers are up, the login page is visible, but unable to login.

Cause & solution:

- a. This is probably due to GUID error.
- b. Refer to Config Note -- Section 2.2 → b → xiii, xiv, xv, xvi points.

3. Unable to view the dashboards.

Cause & solution:

- a. Check if the shipped catalogue is configured in the OBIEE setup (refer to config note – section 2.3)
- b. If the dashboards are not visible even after configuration, please check with the system administrator on access controls provided for the dashboard.

4. Dashboards are visible, but a message "Matching result sets not found" is displayed for all the reports.

Cause & solution:

- a. This message is displayed if the report does not have any data in the corresponding fact tables or dimension tables.
- b. Load the fact tables and dimension tables to view the data.
- c. Refer to download specifications and seeded data files to understand the fact and dimension table specifications.

5. Some of the reports are displaying a "X" icon along with the data in the table.

Cause & solution:

- a. This is due to non-availability of images in the server.
- b. Refer to config note – Section 2.4

6. Dashboard does not refresh with new data or modified data.

Cause & solution:

- a. This is probably due to caching of dashboard pages in the server.
- b. Caching needs to be set on the server. Refer to config note – Section 2.2 → b → xvii

Glossary and Acronyms

Amount	This is the value in the reporting currency reported in the form of millions.
Closing Loan Balance	Opening Balance + Advanced – Repaid
Gross SC Ratio	Gross Solvency Capital Ratio
Lapse Ratio	Lapse Ratio = Numbers Of Policies That Lapse or Are Surrendered During Year / Average Policies in Force Over the Year
Life Underwriting Result	Life Underwriting Result= (Net Earned Premium - Net Operating Expense - Net Claims Expense)
Limit	Limit specified on a measure as a percentage or an amount.
Lower Alert Limit	Limit specified against a particular measure in the form of a percentage or an amount. If the measure falls below this limit, alerts are generated.
Lower Tolerance Threshold	Minimum tolerance levels specified against a particular measure in the form of a percentage or an amount. If the measure falls below this tolerance threshold, alerts are generated and immediate actions are taken.
Net Acquisition Expense Ratio	Net Acquisition Expense Ratio = Net Acquisition Expenses / Net Written Premium
Net Combined Ratio	Net Combined Ratio = Net Loss Ratio + Net Expense Ratio (= Expenses and Losses / Revenue from Premiums)
Net Loss Ratio	Net Loss Ratio = (Claims Incurred + Loss Adjustment expense- Loss indemnified from Reinsurers)/ Earned Premiums
Net SC Ratio	Net Solvency Capital Ratio
Number of Employees	Total count of employees
Number of Shares	Total count of shares by each share class
RAROC	Risk-adjusted Return on Capital stored as a percentage
Return on Equity	Net Profit after Tax / Average Shareholders' Equity for the Year
Share Value	Face Value of Share * Number of Shares
SVA	Shareholder Value Added amount in reporting currency
Upper Tolerance Threshold	Maximum tolerance levels specified against a particular measure in the form of a percentage or an amount. If the measure goes above this tolerance threshold, alerts are generated and immediate actions are taken.
Loss Amount	Loss Amount = (Loss % * Portfolio Value)
Number of Polices Lapsed	Number of policies lapsed in a time period

Total No of Claims	Total number of claims in a time period
Settled claims	Claims which are settled and closed
Open claims	Claims which are not settled and in WIP
Outstanding claims	Amount which is paid as a result of claim on the policy
Net Reinsurance Premium	Total reinsurance premium minus the taxes and other deductibles
Net Recoverable amount	Net reinsurance recoverable amount from reinsurers
KRI Value	Amount, ratio or percentage based on the measure.
Voting Rights (in %)	Voting rights or share capital held in a relevant undertaking as a percentage.
PVNB	Present Value of New Business Premium
RAPM	Risk Adjusted Performance measure
OFSDW	Oracle Financial Services Data Warehouse
HRG	Homogeneous Risk Groups
SCR	Solvency Capital Requirement
MTD	Month Till Date
YTD	Year Till Date
MoM	Month-on-Month
YoY	Year-on-Year
MCR	Minimum Capital Requirement
APE	Annualized Premium Equivalent



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