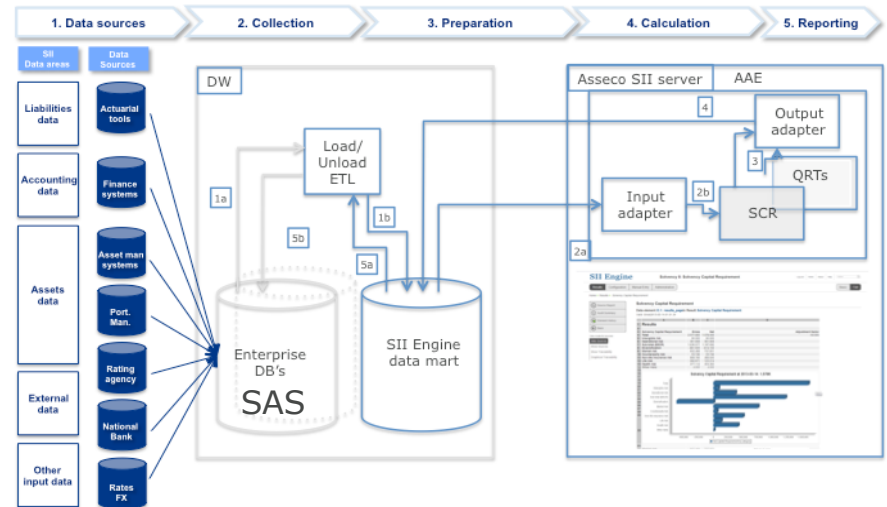




Client Case

Asseco integrates the SII data mart to your data warehouse, which enables you to:

- Full insight to required SII data input – SCR and QRTs
- Ease the identification of data gaps
- Prepare full data in own DW
- Reuse existing DW governance
- Reuse existing ETL
- Utilize existing data quality assurance routines
- Use existing SOP's & system support correcting data
- Work on multiple reporting periods simultaneously
- Check completeness of input data set
- Validate data inputs
- Customize your own set of tables and add to SII Engine data mart
- Utilize SII data for other purposes (Internal reporting, BI, pricing modules etc.)



Client Case



- SII Engine integrated to DW using data mart
- Integrated within 3 months
- 15-20 Asseco man-days (same for client).
- Deployed to SAS Technology DW
- Igloo actuarial kernel
- 99% of data volume is data sourced automatically



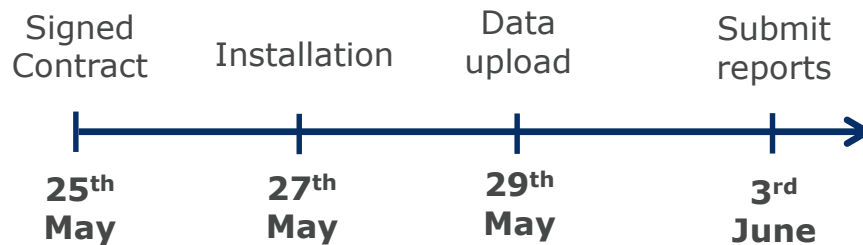
Client Case



Landbruksforsikring

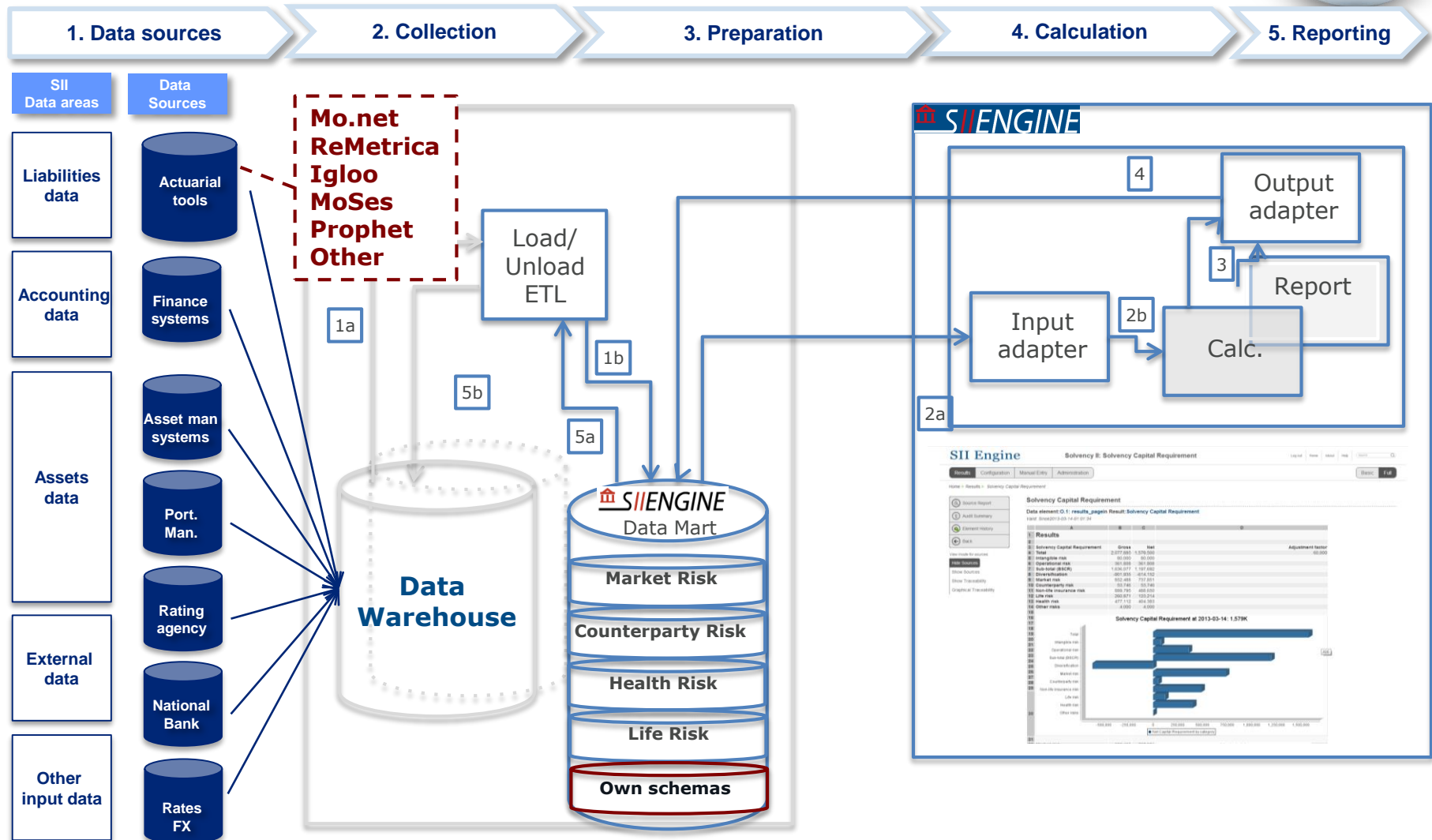
The Norwegian insurer of agriculture:

- Date of installation: 27th of May, 2015
- No. of employees: 40
- No. of users for SII: 4 – CFO is primary user
- Solvency II compliant in 10 days





Can be integrated with your Actuarial system

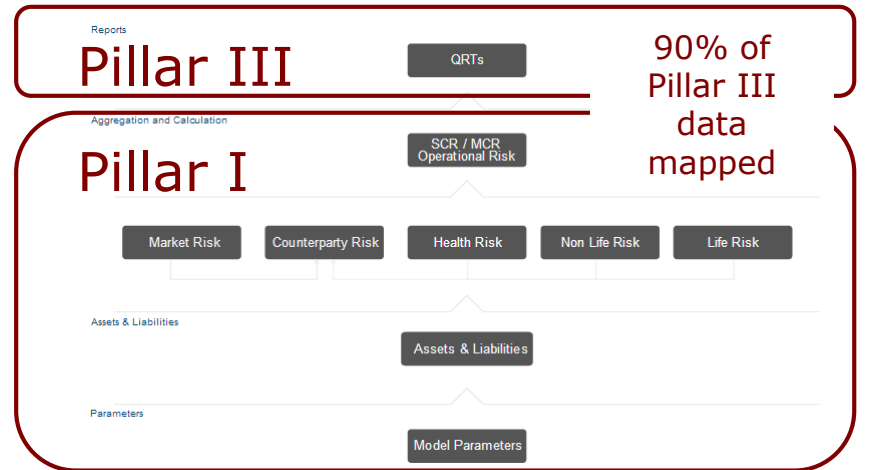




SII Engine – Pillar II Stress testing

- Ready to use standard solution fully compliant with the Solvency II directive
- **Proven** - in production with +60 clients in 10 different countries
- Always EIOPA SII compliant – EIOPA updates guaranteed by Assecoco

SIIENGINE



Deloitte.

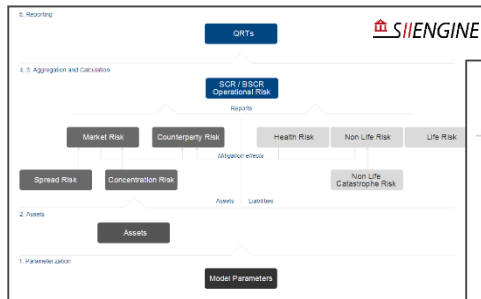
ISAE 3000
Auditors declaration

Pillar II

- Stress test, reverse stress test and sensitivity analysis
- Forward looking
 - SCR
 - SII Balance
- Support of ORSA process
 - System of Governance
 - ORSA Reports
 - Risk Appetite
 - Etc.



Forward looking assessment SCR and SII Balance sheet



Base year



3-5 year
Strategy &
Growth
forecast

SIIENGINE Engine 63: Forecasting and Scenario analysis: Controller

Log out Home

Results Configuration Manual Entry Administration Automation

Home Results Result - Forecast

Source Report Back

View mode for sources:

Hide Sources

Show Sources

Show Traceability

Graphical Traceability

R.1: forecast_summary

Audit Summary History

R.2: forecast_parameters

Audit Summary History

Result - Forecast

Data element: R.1: forecast_summary in Result: Result - Forecast

Valid: Since 2015-02-17-15:34:12

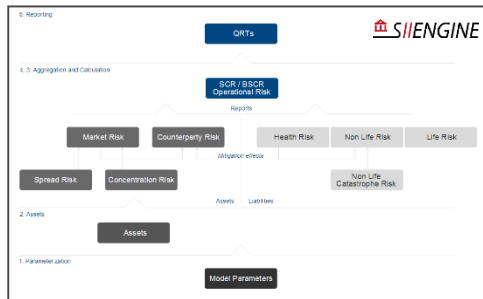
	A	B	C	D	E	F	G	H	I	J
	Y+0	Y+1	Y+2	Y+3	Y+4					
1										
2										
3	Solvency Ratio	104.80%	108.11%	110.59%	112.03%	112.14%				
4										
5	Eligible Assets	5,097,501	5,563,904	6,061,461	6,593,541	7,164,420				
6	Liabilities and Solvency requirements	4,863,878	5,146,584	5,480,818	5,885,565	6,388,597				
7	Best Estimate	3,131,752	3,300,844	3,510,792	3,778,504	4,128,667				
8	Risk Margin	129,554	132,762	136,630	141,448	147,686				
9	MCR	656,682	687,409	724,424	770,144	828,075				
10	SCR	1,602,572	1,712,978	1,833,395	1,965,613	2,112,245				
11										
12										
13	Operational risk	66,293	72,371	79,221	87,082	96,295				
14	Loss absorbing effect	-12,100	-12,100	-12,100	-12,100	-12,100				
15	Market risk	1,141,429	1,246,014	1,357,588	1,476,908	1,604,933				
16	Counterparty risk	67,453	67,468	67,469	67,447	67,385				
17	Non-life insurance risk	432,397	451,955	475,652	505,319	543,856				
18	Life risk	0	0	0	0	0				
19	Health risk	522,399	522,399	522,399	522,399	522,399				
20										
21	Investments ROI total	152,925	166,917	181,844	197,806					
22	Insurance Surplus total	511,466	541,854	576,106	615,411					
23	Gross profit	664,391	708,771	757,950	813,218					
24	Tax	146,166	155,930	166,749	178,908					
25	Dividends	51,823	55,284	59,120	63,431					
26	Net profit	466,403	497,557	532,081	570,879					

End Validity Download as XLS Download as XLSX

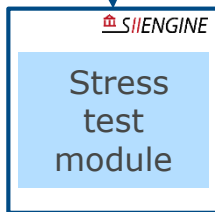
Base year for the Forward Looking assesment is the current SCR calculations



Regulator's predefined stress and reverse stress test scenarios



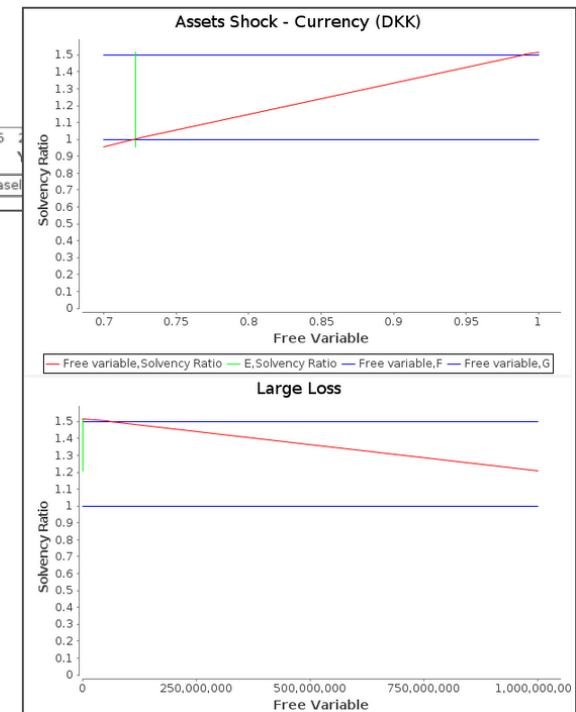
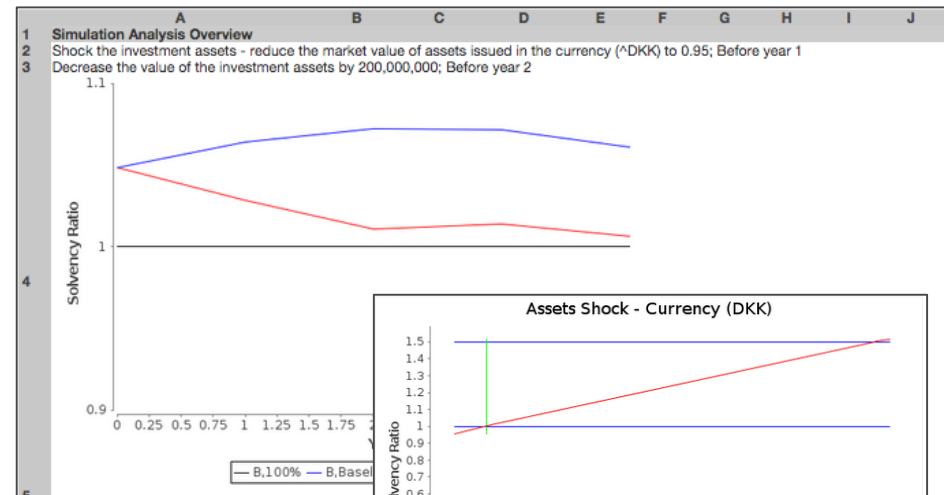
Base year



Multiple periods

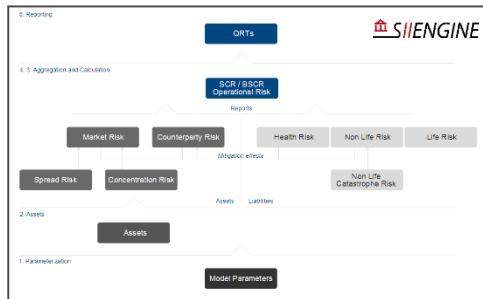
Stress factors can e.g. include:

- Interest rate risk - yield curve
- Equity shocks
- Property shocks
- Spread risk - decrease in market value of bonds
- Type 1 Counterparty risk
- Premium growth - Line of Business volume changes
- Catastrophe risk - e.g. Windstorm
- Claims provision changes
- Premium provision changes

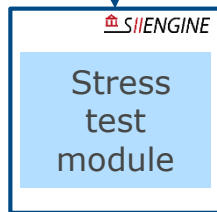




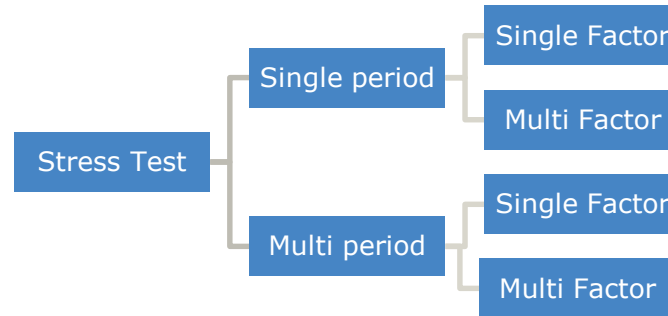
Multiple period stress testing - single factor and/or multi factor



Base year



Multiple periods



65	Forecast with Scenarios	Y+0	Y+1	Y+2	Y+3	Y+4
66						
67						
68	Solvency Ratio	104.80%	102.82%	101.04%	101.36%	100.65%
69						
70	Eligible Assets	5,097,501	5,371,802	5,673,898	6,216,025	6,807,934
71	Liabilities and Solvency requirements	4,863,878	5,224,609	5,615,703	6,132,733	6,764,107
72	Best Estimate	3,131,752	3,376,882	3,672,380	4,036,141	4,493,942
73	Risk Margin	129,554	134,209	139,809	146,698	155,409
74	MCR	656,682	697,953	746,794	805,751	878,475
75	SCR	1,602,572	1,713,518	1,803,514	1,949,894	2,114,755
76						
77						
78	Operational risk	66,293	74,816	84,409	95,339	107,979
79	Loss absorbing effect	-12,100	-12,100	-12,100	-12,100	-12,100
80	Market risk	1,141,429	1,239,065	1,308,837	1,434,051	1,570,767
81	Counterparty risk	67,453	67,532	67,620	67,714	67,806
82	Non-life insurance risk	432,397	461,016	495,192	536,907	589,176
83	Life risk	0	0	0	0	0
84	Health risk	522,399	522,399	522,399	522,399	522,399
85						
86	Investments ROI total	152,925	161,154	170,217	186,481	
87	Insurance Surplus total	511,466	554,082	602,045	656,694	
88	Gross profit	664,391	715,236	772,262	843,174	
89	Tax	146,166	157,352	169,898	185,498	
90	Dividends	51,823	55,788	60,236	65,768	
91	Net profit	466,403	502,096	542,128	591,908	

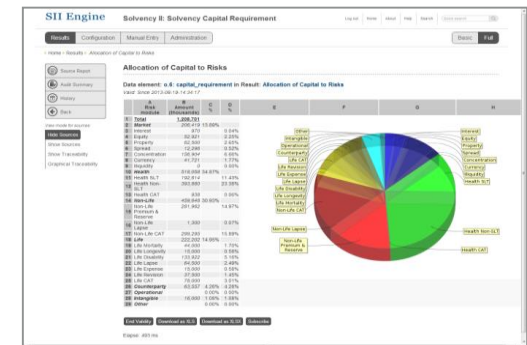
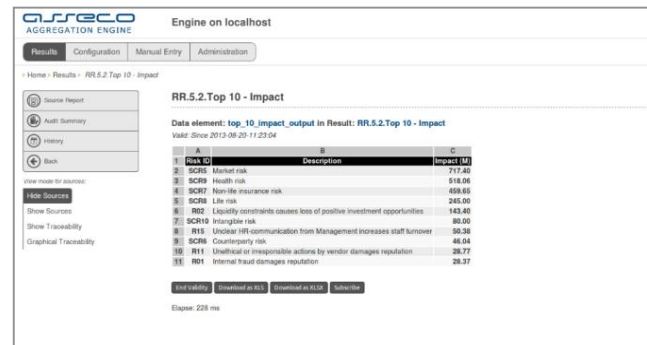


Custom reporting

Management Information

- All risks
- Company relevant risks
- Risk per risk group or risk driver
- Top 10 risks
- Risk maps
- Realised vs. Risk appetite
- Historic comparisons
- Reports per risk ambassador or risk owner

Variables can be customised to client specific requirements.





Why SII Engine

- Calculate and report in 1 week - Install, Train, upload data
- Always fully EIOPA compliant
- Intelligent automation – All 3 Pillars integrated in 1 solution
- Spreadsheet flexibility – Upload any spreadsheet model
- Full transparency and traceability – Drill down to the initial data point
- Easy configuration of customer specific reports



Questions ?

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Business Development

Asseco Denmark

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Phone: +45 42 24 77 38





Next steps

- Video demonstration (8 minutes)
- Company specific data requirements (Input adapter)
- 1-week Trial (Cloud version)

www.siiengine.com