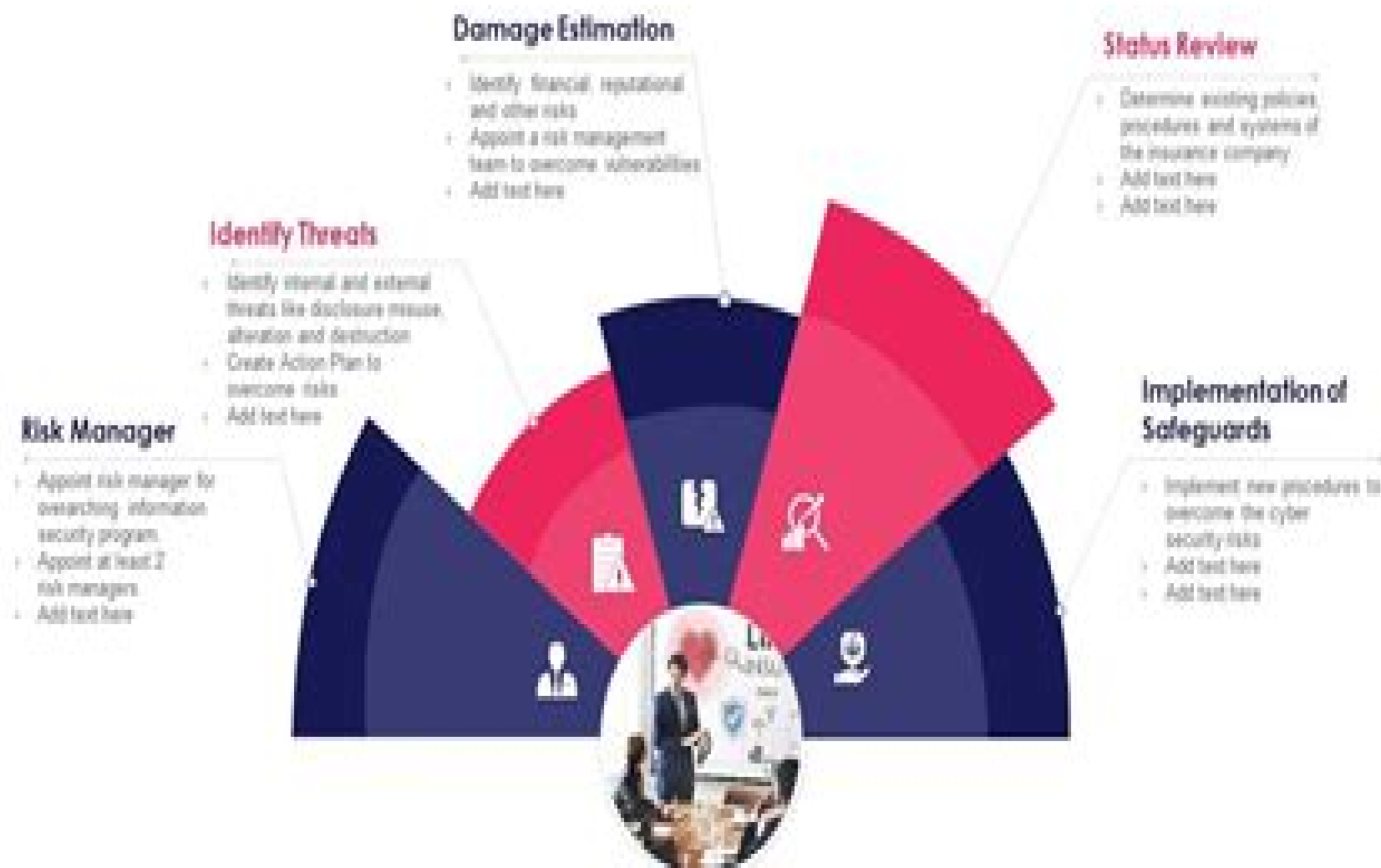


Risk Assessment Process for Insurance Company

This slide shows the steps for risk assessment of an insurance company. It includes appointing risk manager, identification of threats, damage estimation, status review and implementation of safeguards.



Risk And Insurance Risk And Insurance Series

Ian Pickup



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Michael Koller,2011-05-08 The aim of the book is to provide an overview of risk management in life insurance companies The focus is twofold 1 to provide a broad view of the different topics needed for risk management and 2 to provide the necessary tools and techniques to concretely apply them in practice Much emphasis has been put into the presentation of the book so that it presents the theory in a simple but sound manner The first chapters deal with valuation concepts which are defined and analysed the emphasis is on understanding the risks in corresponding assets and liabilities such as bonds shares and also insurance liabilities In the following chapters risk appetite and key insurance processes and their risks are presented and analysed This more general treatment is followed by chapters describing asset risks insurance risks and operational risks the application of models and reporting of the corresponding risks is central Next the risks of insurance companies and of special insurance products are looked at The aim is to show the intrinsic risks in some particular products and the way they can be analysed The book finishes with emerging risks and risk management from a regulatory point of view the standard model of Solvency II and the Swiss Solvency Test are analysed and explained The book has several mathematical appendices which deal with the basic mathematical tools e g probability theory stochastic processes Markov chains and a stochastic life insurance model based on Markov chains Moreover the appendices look at the mathematical formulation of abstract valuation concepts such as replicating portfolios state space deflators arbitrage free pricing and the valuation of unit linked products with guarantees The various concepts in the book are supported by tables and figures

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