

Informationsmøde med forsikringsbranchen om de fremtidige indberetninger vedr. genforsikring

Fredag den 30. marts 2012

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Information om vejen, der skal følges



Informationsmøde om QRT - Genforsikring

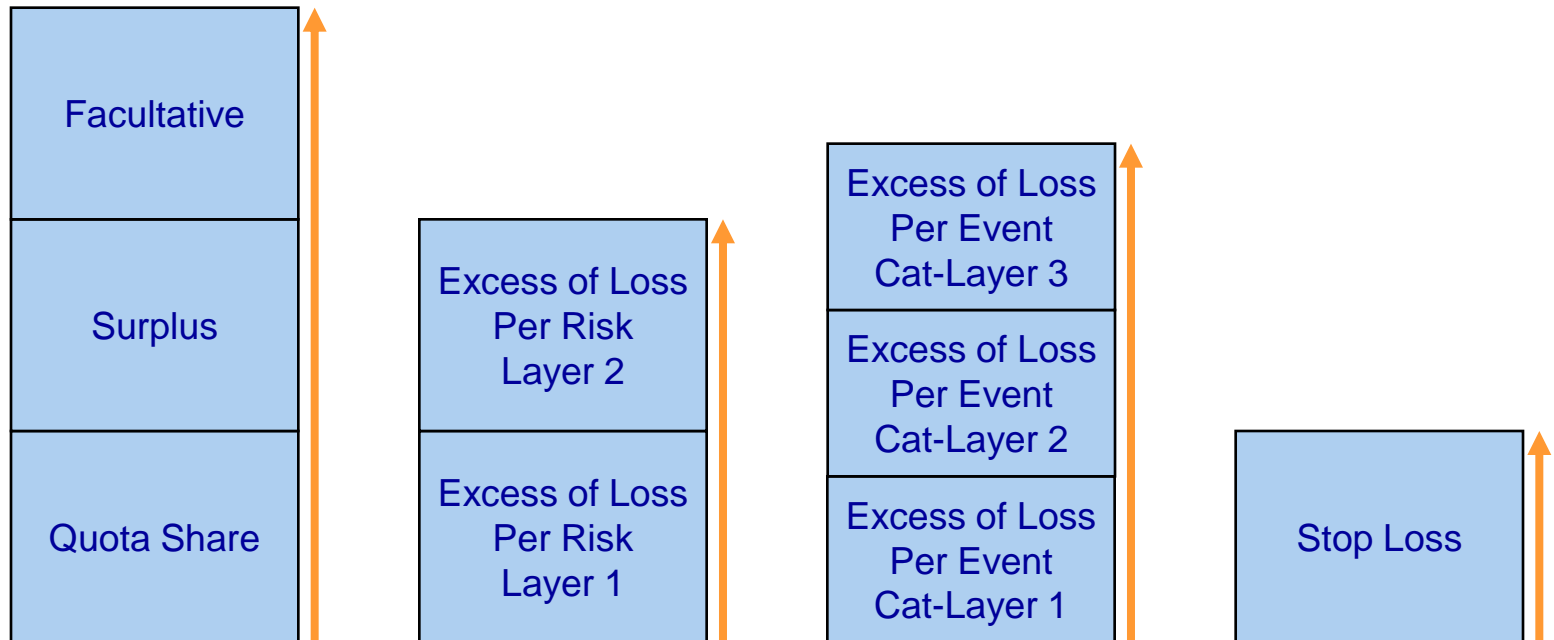
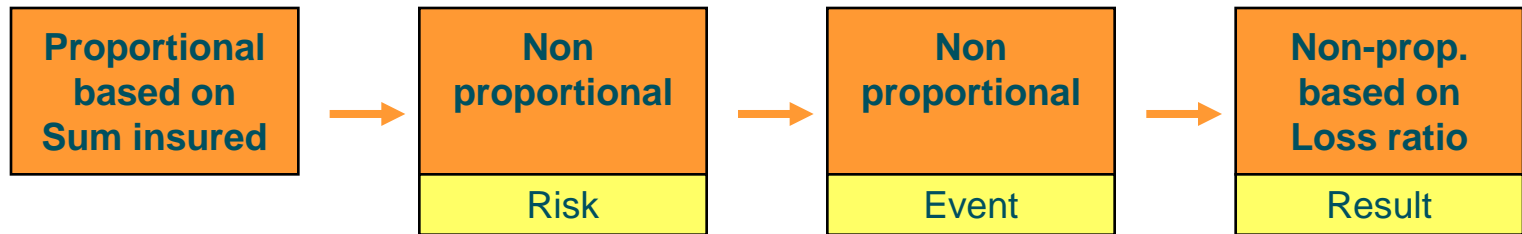
- Dialogmøde afholdt med F&P den 22. marts 2012
 - Der blev der rejst spørgsmål
 - Svar
-

Hvorfor skal der indberettes?

Art. 35 SII:

” Member States shall require insurance and reinsurance undertakings to submit to the supervisory authorities the information which is necessary for the purposes of supervision. That information shall include at least... ”

Undertaking specific supervision- *alm. programmer*



LoB - Draft implementing measures Solvency II – Oct. 2011

NON-LIFE INSURANCE OBLIGATIONS

PROPORTIONAL NON-LIFE REINSURANCE OBLIGATIONS

NON-PROPORTIONAL NON-LIFE REINSURANCE OBLIGATIONS

LIFE INSURANCE OBLIGATIONS

LIFE REINSURANCE OBLIGATIONS

QRT reinsurance J₁

FAC dækninger liv og skade

De 10 væsentlige risici sorteret efter eksponering. Indberetningen er pr. LoB

Name of reinsured entity (only for groups)	Non-traditional reinsurance and/or <u>Finite Re (Y/N)</u>	Proportional (Y/N)	(Policy number) Insured	Description risk
A1	E1	F1	G1	H1
Forsikringssekskab A/S	N	Y	Plast virksomhed Police nr.: 123-456-789	Produktions virksomhed Plast

Prospective for the selected facultative covers

QRT reinsurance J1

Facultative covers non-life/life pr. LoB

Line of activity	Validity period (start date)	Validity period (expiry date)	Currency
I1	J1	K1	L1
PD/BI Liv (død)	01/01/2014	31/03/2014	DKK (VARIOUS)

Prospective for the selected facultative covers

QRT reinsurance J₁

Facultative covers non-life/life pr. LoB

Sum insured (SI)	Type of underwriting model (SI, MPL, PML, EML or Other)	Amount underwriting model	Amount reinsured on a facultative basis
M1	N1	O1	P1
300.000.000	EML	240.000.000	140.000.000

Prospective for the selected facultative covers

QRT reinsurance J1

Facultative covers non-life/life pr. LoB

Code Reinsurer	Code Broker	Share reinsurer (%)	Facultative ceded reinsurance premium	Facultative reinsurance commission
Q1	W1	Z1	AB1	AC1
EIOPA	EIOPA	10 %	65.000	6.500

Prospective for the selected facultative covers

Ild!? Hvad er det for noget nymodens pis!

Unge mennesker nu om stunder. Se det hjul dér! Hvad er der nu pludselig galt med lidt hårdt fysisk arbejde?



QRT reinsurance J2

Name of reinsured entity (only for groups)	Progressive section number in treaty	Progressive number of surplus/layer in program	Quantity of surplus/layers in program	Non-traditional reinsurance and/or Finite Re (Y/N)
A1	D1	E1	F1	G1
Forsikringselskab A/S	Motor- section A ansvar	1. lag	3 lag i alt	N

QRT reinsurance J2

Line of business	Line of activity	Type of reinsurance treaty	Inclusion of catastrophic guarantees (Y/N)
H1	I1	J1	K1
Kasko Ansvar	Auto	XL	N

QRT reinsurance J2

Validity period (start date)	Validity period (expiry date)	Currency	Type of underwriting model (SI, MPL, PML, EML)
L1	M1	N1	O1
01/01/2014 01/10/2014	31/12/2014 30/09/2015	DKK (VARIOUS)	SI

QRT reinsurance J2

Estimated Subject Premium income (XL-ESPI)	Gross Estimated Treaty Premium Income (proportional and non proportional)	Aggregate deductibles (amount)	Aggregate deductibles (%)
P1	Q1	R1	S1
5.000.000	5.000.000	- 2.000.000	0 % 40 %

QRT reinsurance J2

Retention or priority (amount)	Retention or priority (%)	Limit (amount)	Limit (%)
T1	U1	V1	W1
10.000.000 -	- 20 %	110.000.000 -	- 100 %

QRT reinsurance J2

Maximum cover per risk or event	Maximum cover per treaty	Number and descriptions of reinstatements
X1	Y1	Z1
110.000.000 – 10.000.000 = 100.000.000	For QS = 100% dækningen For ul. = 99.999	3 99

QRT reinsurance J2

Reinsurance Commission (flat or sliding)	Overriding commission (flat or sliding)	Profit commission (flat or sliding)
AA1	AB1	AC1
2.000 20 %	2.000 20 %	2.000 20 %

QRT reinsurance J2

XL rate 1	XL rate 2	XL premium flat (Y/N)
AD1	AE1	AF1
10.000	NA	Y

QRT reinsurance J2

Code reinsurer	Code broker	Share reinsurer (%)	Estimated outgoing reinsurance premium for reinsurer's share
AG1	AM1	AP1	AQ1
EIOPA	EIOPA	10 %	20.000

QRT reinsurance J3

Name of reinsured entity (only for groups)	Code reinsurer	Code broker	Activity code broker
A1	B1	H1	J1
Selskab B	EIOPA	EIOPA	EIOPA

QRT reinsurance J3

Reinsurance recoverables				
Premium provision Non-life including Non-SLT Health	Claims provisions Non-life including Non-SLT Health	Technical provisions Life including SLT Health	Total reinsurance recoverables	Net receivables
K1	L1	M1	$N1=K1+L1+M1$	O1
			SUM Beløb	Tilgodehavender Beløb

QRT reinsurance J3

Guarantees received

Assets pledged by reinsurer	Financial guarantees	Cash deposits	Total guarantees received
P1	Q1	R1	$S1=P1+Q1+R1$
Pantsatte aktiver Beløb			



Control Leverage Effect

Special Purpose Vehicles

SPV

Intensiv proces mht. tilladelse – vurdering af riskoprofil

**Type of Risks
Transferred**

J1

**Type of
Trigger**

K1

Trigger Event

L1

**Amount
recoverable
from SPV**

N1

**Brief
Overview of
Basis Risk**

W1

QRT TP E7B - Underwriting risks (mass risks)

Start sum insured	End sum insured	Number of underwriting risks	Total sum insured	Total annual premium
A1	B1	C1	D1	E1

QRT TP E7A - Underwriting risks (peak risks)

Risk identification code	(Policy number) Insured	Description risk	Line of business	Line of activity
A1	B1	C1	D1	E1

QRT - Peak risks is retrospective

QRT TP E7A - Underwriting risks (peak risks)

Validity period (start date)	Validity period (expiry date)	Currency	Sum insured (SI)	Type of underwriting model (SI, MPL, PML, EML or Other)
F1	G1	H1	I1	J1

QRT - Peak risks is retrospective

QRT TP E7A - Underwriting risks (peak risks)

Amount underwriting model	Amount share sum insured facultative reinsurers	Amount share sum insured other reinsurers	Net retention of the insurer
K1	L1	M1	$N1=I1-L1-M1$

QRT - Peak risks is retrospective

QRT reinsurance CAT

Bliver gennemgået under SCR



