



IFRS 9 FOR INSURERS

Calculation and Modelling

A fresh take on risk and valuation

Under IFRS 9 the insurers will be obliged to calculate the ECL on their portfolios. We have both the experience and eagerness to rise up to this challenge.

ECL, PD, LGD, EAD

IFRS 9 FOR INSURERS

LIFETIME ECL

CREDIT RISK MODELLING

The new standards require insurers to calculate 12-month and lifetime Expected Credit Loss in the forward looking way that would capture current trends in the business cycle.

Having acquired an extensive experience in model development, calculations and data gathering around the ECL, Finalyse has developed a solution particularly appropriate for insurers that hold large percentages of assets in (listed) fixed income instruments.

Our solution is a transparent service that provides little burden for the insurance companies, allowing them to direct their efforts where their expertise lies, whilst having their regulatory demands satisfied externally.



For more information, visit
www.finalyse.com/ifrs-9-for-insurers

Benefits

- Simple and intuitive state-of-the art approach that demands very little contribution from the insurers themselves
- The standard tool that we offer can be further adjusted to incorporate specific methodologies on demand
- This solution may be provided as a managed service or directly implemented at the client's site
- Provides all necessary inputs for disclosure requirements (reporting) on the impairment model stream
- The solution can be easily embedded to the data and IT infrastructure of the client

Motivation

Despite this being a standardised tool, it is still highly flexible and can effortlessly be adjusted to the specific environment of each individual client (i.e. model specifications as well as layout are easily adjusted).

AMSTERDAM

BRUSSELS

BUDAPEST

DUBLIN

LUXEMBOURG

WARSAW