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At the heart of the prudential Solvency II directive, the own risk and solvency assessment (ORSA) is defined as a set of processes constituting a tool for decision-making and strategic analysis. It aims to assess, in a continuous and prospective way, the overall solvency needs related to the specific risk profile of the insurance company.

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He presented his paper on the '12 page ORSA', a 25 step ORSA approach resulting in three outputs – the ORSA record, a 12 page ORSA report and the "Risk Book". Focusing specifically on the directive requirements, Paul's presentation highlighted the dist-

inction between the results of the process and the process itself, including the various risk assessments undertaken along the way.

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(6) 'ORSA Summary Report' means a confidential high-level summary of an insurer or insurance group's ORSA. Section 38-13-830. An insurer shall maintain a risk management framework to assist the insurer with identifying, assessing, monitoring, managing, and reporting on its material and relevant risks.

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Own Risk and Solvency Assessment (ORSA)

Guideline E-19 - Own Risk and Solvency Assessment (ORSA) Guideline A-4 - Regulatory Capital and Internal Capital Targets; Key Metrics Report (KMR) and associated instructions for life and P&C insurers. Updates were reflected in draft versions of these documents that were published in July 2017 for consultation.

In particular, the use of flowcharts by non-life companies to describe the Risk Management System and ORSA process allows the reader to grasp the key points of each at a single glance. Some companies have done more than others to make these documents accessible; for example, a significant proportion of companies included a glossary of terms, explaining complex jargon in plain English.

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The 12-page ORSA report template

An insurer that is subject to the ORSA requirements is expected to: 1) regularly, no less than annually, conduct an ORSA to assess the adequacy of its risk management framework, and current and estimated projected future solvency position; 2) internally document the process and results of the assessment; and 3) provide a confidential high-level

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ORSA Summary Report or combination of reports, and the life insurers within the same group could be included in another sector specific ORSA Summary Report or combination of reports, if those sectoral operations within a group are under different enterprise risk management (ERM) frameworks.

in another ORSA Summary Report or combination of reports, if those groups operate under different ERM frameworks. Notwithstanding any request from the commissioner, if the insurer is a

member of an insurance group, the insurer shall submit the ORSA Summary Report(s) required by this Manual to the lead state commissioner of the insurance group.

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The Occupational Safety and Health Administration (OSHA / ' oʊ j ə /) is a large regulatory agency of the United States Department of Labor that originally had federal visitorial powers to inspect and examine workplaces.: 12,16 Congress established the agency under the Occupational Safety and Health Act (OSH Act), which President Richard M. Nixon signed into law on December 29, 1970.

Footnote 12. OSFI may request that a report by an objective reviewer be prepared and made available at a specific date so it can be included in a planned review of an insurer's ORSA. Return to footnote 12 referrer

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