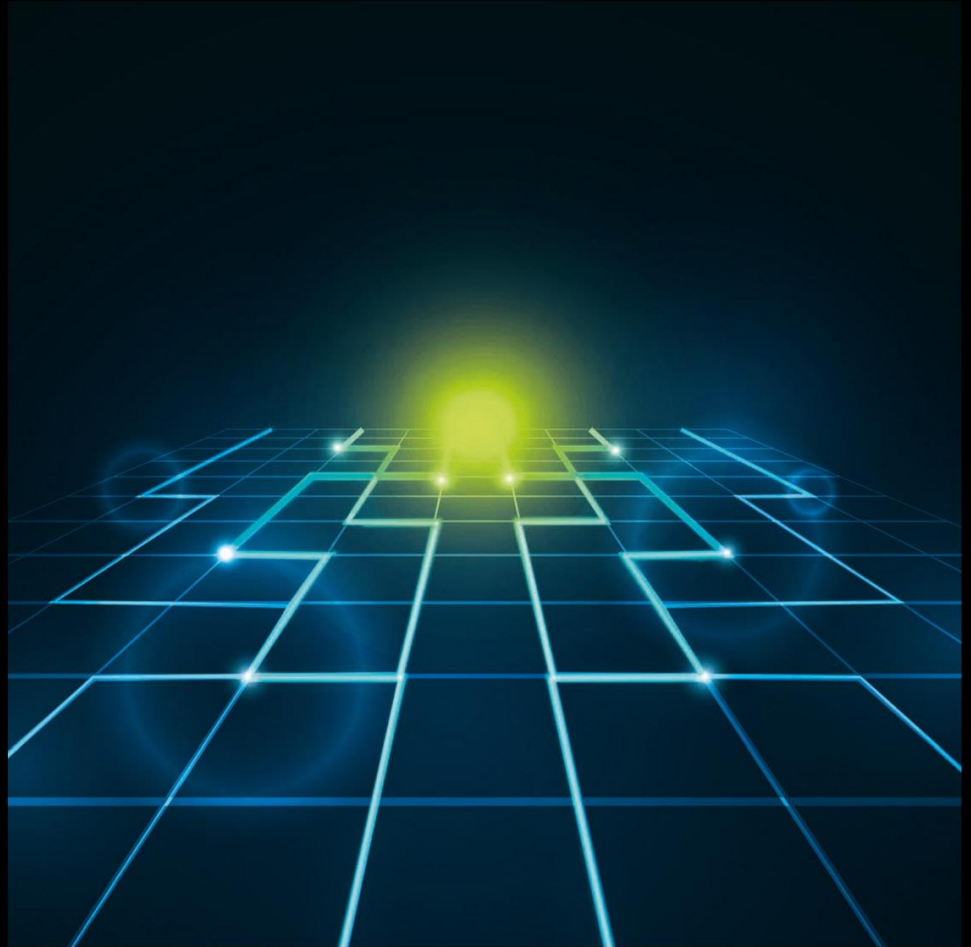


GI Glimpse



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Capital and ICAAP

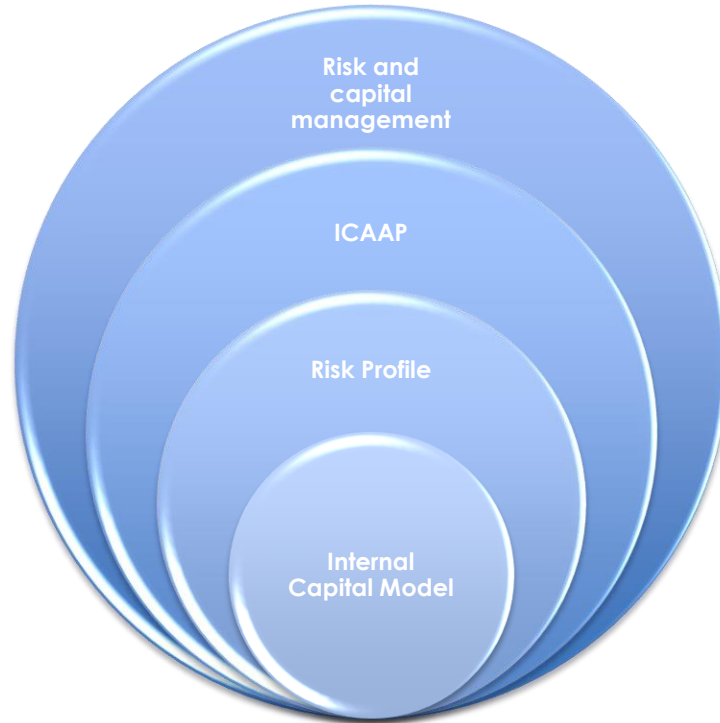
Irene Yiu

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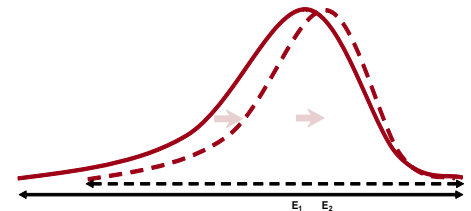
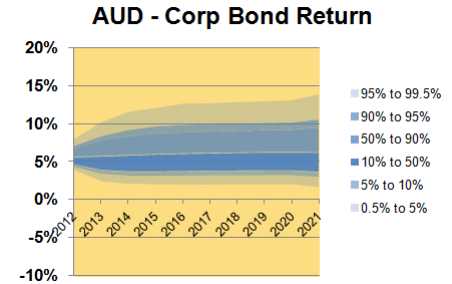
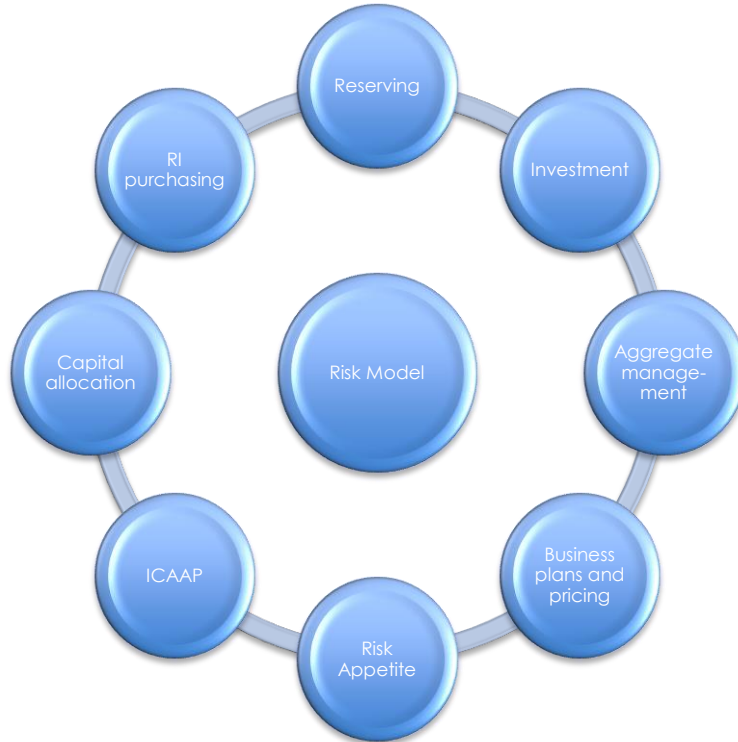
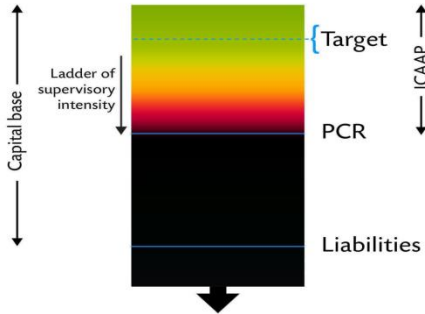
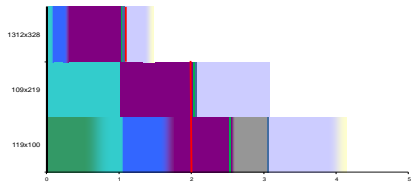
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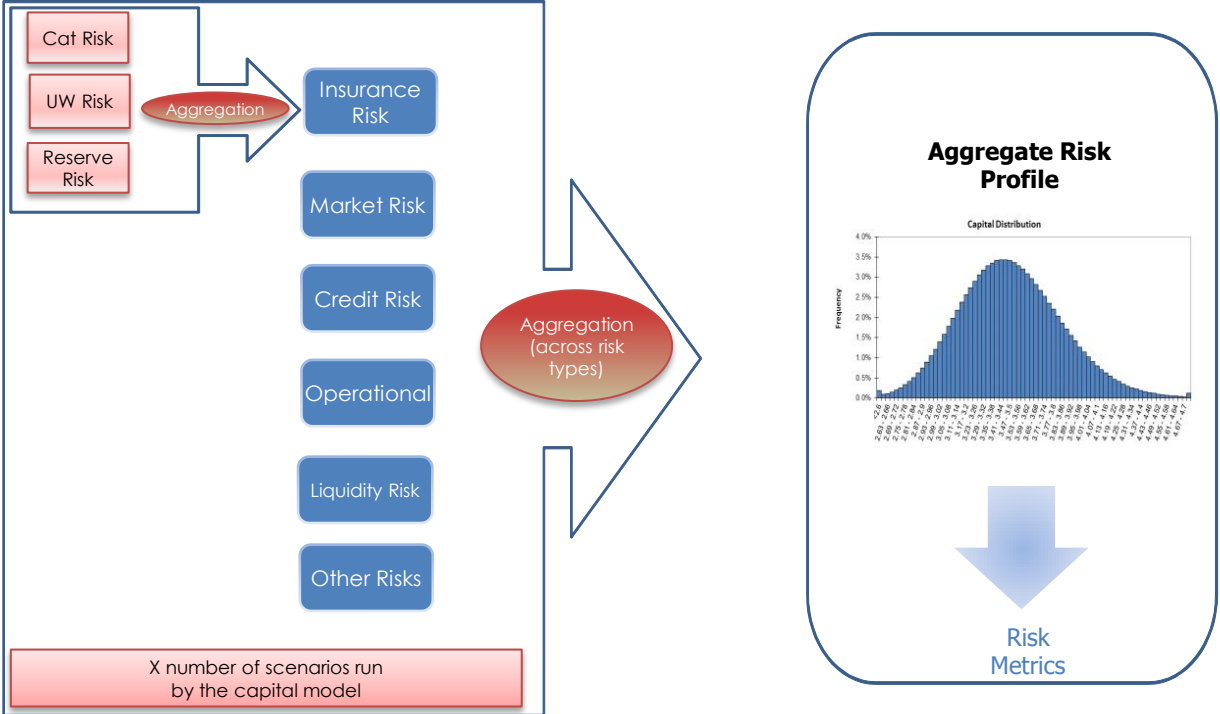
Risk and capital models and the wider risk management



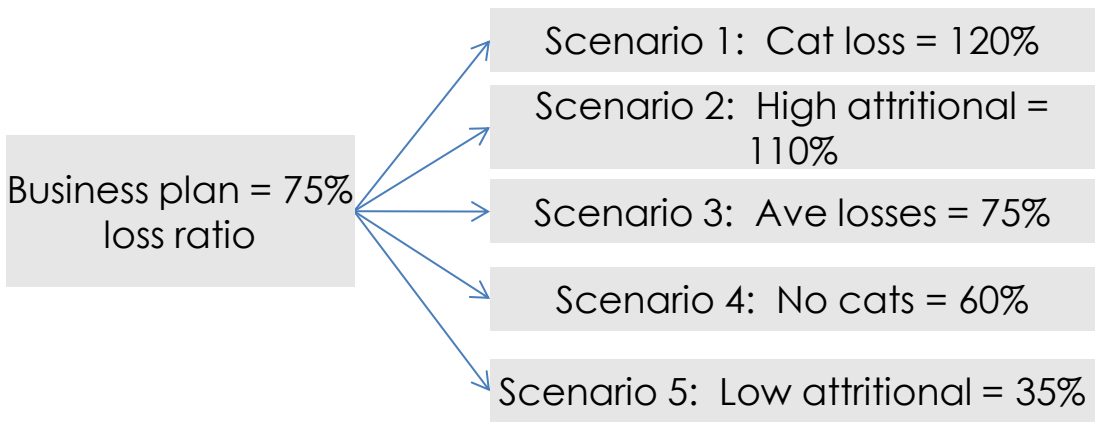
Good risk and capital models leverage and support other business processes



Capital model includes inputs from various parts of the business to form an aggregated risk profile



Capital model takes outputs from various processes and produces a range of scenarios



How extreme could the loss ratio be?

How much capital would we save vs the cost if we buy this reinsurance?

What would be our capital and return if we invested our assets in these 3 different ways?