

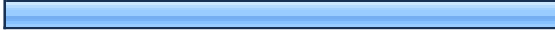
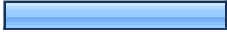













## 1. Which of the following types of stress tests do you do?

		Response Percent	Response Count
RDS (ie non-modelled catastrophe)		64.3%	18
Cat (ie modelled nat cat and terrorism)		64.3%	18
<b>General (e.g. market risk events)</b>		<b>89.3%</b>	<b>25</b>
Combination / Forward		35.7%	10
Liquidity		57.1%	16
Reverse		85.7%	24
Multi year		17.9%	5
Sensitivity tests (moving parameters in the models)		82.1%	23
		<b>answered question</b>	<b>28</b>
		<b>skipped question</b>	<b>0</b>








## 2. For each type of stress test is the approach:

		Response Percent	Response Count
<b>Mostly modelled</b>		<b>46.4%</b>	<b>13</b>
Mostly qualitative assessment		14.3%	4
Roughly half and half		39.3%	11
		Other (please specify)	0
		<b>answered question</b>	<b>28</b>
		<b>skipped question</b>	<b>0</b>





### 3. Who sets the stress testing framework?

		Response Percent	Response Count
Risk		75.0%	21
Actuarial		10.7%	3
Business		7.1%	2
Other		7.1%	2
answered question			28
skipped question			0


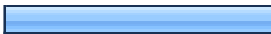

### 4. Who undertakes each of the stress tests? (tick all applicable for each stress test)

		Response Percent	Response Count
Underwriter		46.4%	13
Finance		46.4%	13
<b>Actuaries</b>		85.7%	24
Treasury		17.9%	5
Risk management		82.1%	23
Investment management		35.7%	10
Other		14.3%	4
answered question			28
skipped question			0

## 5. Where are the results of the stress tests first reported and monitored?

		Response Percent	Response Count
Risk sub-committee relevant to the risk type		32.1%	9
<b>Risk committee</b>		<b>53.6%</b>	<b>15</b>
Board risk committee		7.1%	2
Board		7.1%	2
<b>answered question</b>			<b>28</b>
<b>skipped question</b>			<b>0</b>





## 6. Do you have a documented stress testing policy?

		Response Percent	Response Count
Yes		32.1%	9
<b>In draft</b>		<b>42.9%</b>	<b>12</b>
No		25.0%	7
<b>answered question</b>			<b>28</b>
<b>skipped question</b>			<b>0</b>





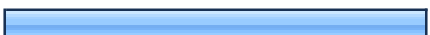
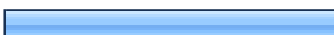



## 7. How many of each type of stress test do you undertake?

	none	1-5	5-10	more than 10	Response Count
RDS (ie non-modelled catastrophe)	16.7% (4)	<b>45.8% (11)</b>	0.0% (0)	37.5% (9)	24
Cat (ie modelled nat cat and terrorism)	16.7% (4)	<b>41.7% (10)</b>	20.8% (5)	20.8% (5)	24
General (e.g. market risk events)	0.0% (0)	<b>74.1% (20)</b>	14.8% (4)	11.1% (3)	27
Combination / Forward	36.8% (7)	<b>47.4% (9)</b>	10.5% (2)	5.3% (1)	19
Liquidity	4.8% (1)	<b>95.2% (20)</b>	0.0% (0)	0.0% (0)	21
Reverse	7.4% (2)	<b>66.7% (18)</b>	22.2% (6)	3.7% (1)	27
Multi year	37.5% (6)	<b>43.8% (7)</b>	12.5% (2)	6.3% (1)	16
Sensitivity tests (moving parameters in the models)	3.8% (1)	<b>38.5% (10)</b>	26.9% (7)	30.8% (8)	26
<b>answered question</b>					<b>28</b>
<b>skipped question</b>					<b>0</b>






## 8. How frequently do you run your most material stress tests?

		Response Percent	Response Count
Ad hoc		14.8%	4
Annually		37.0%	10
<b>Quarterly</b>		<b>44.4%</b>	<b>12</b>
Monthly		3.7%	1
Other (please specify)			2
<b>answered question</b>			<b>27</b>
<b>skipped question</b>			<b>1</b>





## 9. Which risk categories are included in your stress testing framework?

		Response Percent	Response Count
Underwriting		89.3%	25
Reserving		78.6%	22
Credit		85.7%	24
Market		78.6%	22
Liquidity		67.9%	19
Group		53.6%	15
Strategic		46.4%	13
Operational		82.1%	23
Other		7.1%	2
<b>answered question</b>			<b>28</b>
<b>skipped question</b>			<b>0</b>



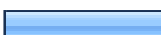


## 10. Organisation headcount

		Response Percent	Response Count
<100		7.1%	2
>100, <500		46.4%	13
>500, <2000		25.0%	7
>2000, <10000		10.7%	3
>10000, <100,000		10.7%	3
100,000+		0.0%	0
<b>answered question</b>			<b>28</b>
<b>skipped question</b>			<b>0</b>





## 11. Organisation turnover

		Response Percent	Response Count
<£200m		21.4%	6
>£200m, <£1bn		28.6%	8
>£1bn, <£5bn		46.4%	13
>£5bn		3.6%	1
<b>answered question</b>			<b>28</b>
<b>skipped question</b>			<b>0</b>

## 12. Domicile of organisation's overall Headquarters

		Response Percent	Response Count
UK		39.3%	11
Other EU		7.1%	2
Switzerland		0.0%	0
North America		25.0%	7
Caribbean		21.4%	6
Asia / Middle East/ Africa		0.0%	0
Other		7.1%	2
<b>answered question</b>			<b>28</b>
<b>skipped question</b>			<b>0</b>

### 13. Primary type of business

		Response Percent	Response Count
Mono-line insurer		7.1%	2
<b>Multi-line General insurer</b>		<b>71.4%</b>	<b>20</b>
Life insurer		10.7%	3
Composite insurer		10.7%	3
Captive		0.0%	0
Consultant or service provider		0.0%	0
<b>answered question</b>			<b>28</b>
<b>skipped question</b>			<b>0</b>