Illustration 2: Which line of business is your company in?

Illustration 3: Please select the supervisory category to which your company is assigned

Illustration 4: What is the state of implementation? Evaluation by business activity.

ORSA is fully integrated into organization and processes
Main adjustments implemented, fine tuning pending
First experiences with the implementation made, processes and structures must now be formalized
We are still at the beginning
Illustration 5: What is the state of implementation? Evaluation by supervisory category.

- ORSA is fully integrated into organization and processes: 61%
- Main adjustments implemented, fine tuning pending: 28%, 29%
- First experiences with the implementation made, processes and structures must now be formalized: 43%
- We are still at the beginning: 14%

Illustration 6: Scope of the ORSA report

- More than 75 pages: 9%
- 50 to 75 pages: 18%
- 30 to 50 pages: 9%
- Less than 30 pages: 64%

<table>
<thead>
<tr>
<th>Insurer Type</th>
<th>More than 75 pages</th>
<th>50 to 75 pages</th>
<th>30 to 50 pages</th>
<th>Less than 30 pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Insurance</td>
<td>0%</td>
<td>18%</td>
<td>27%</td>
<td>55%</td>
</tr>
<tr>
<td>Reinsurance</td>
<td>0%</td>
<td>10%</td>
<td>70%</td>
<td>0%</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>9%</td>
<td>18%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Legend: Purple = Supervisory categories 2 and 3, Brown = Supervisory categories 4 and 5.
Illustration 7: Estimated expense in man days for the implementation of the ORSA process (expenditure of all staff involved).

![Expense Comparison Chart]

Illustration 8: Which business area is responsible for the execution of ORSA?

![Business Area Responsibility Chart]

Illustration 9: What was the involvement of the different business areas in the ORSA process?

![Involvement Level Chart]
Illustration 10: Planning horizon for the ORSA

<table>
<thead>
<tr>
<th>Time Frame</th>
<th>Direct Insurance</th>
<th>Reinsurance</th>
<th>Health Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 and more years</td>
<td>25%</td>
<td>9%</td>
<td>0%</td>
</tr>
<tr>
<td>4 years</td>
<td>8%</td>
<td>9%</td>
<td>8%</td>
</tr>
<tr>
<td>3 years</td>
<td>67%</td>
<td>82%</td>
<td>92%</td>
</tr>
</tbody>
</table>

Illustration 11: Has external support been used for the implementation of ORSA 2016?

<table>
<thead>
<tr>
<th>Support Level</th>
<th>Direct Insurance</th>
<th>Reinsurance</th>
<th>Health Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>No support</td>
<td>27%</td>
<td>18%</td>
<td>9%</td>
</tr>
<tr>
<td>up to 10.000 CHF</td>
<td>45%</td>
<td>18%</td>
<td>9%</td>
</tr>
<tr>
<td>10.000 CHF to 50.000 CHF</td>
<td>18%</td>
<td>20%</td>
<td>0%</td>
</tr>
<tr>
<td>more than 50.000 CHF</td>
<td>55%</td>
<td>9%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Illustration 12: In addition to the regulatory framework which views were applied?

<table>
<thead>
<tr>
<th>View Type</th>
<th>Direct Insurance</th>
<th>Reinsurance</th>
<th>Health Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internal performance indicators</td>
<td>36%</td>
<td>60%</td>
<td>55%</td>
</tr>
<tr>
<td>Ratings</td>
<td>18%</td>
<td>18%</td>
<td>18%</td>
</tr>
<tr>
<td>Others</td>
<td>18%</td>
<td>10%</td>
<td>18%</td>
</tr>
<tr>
<td>Solvency</td>
<td>0%</td>
<td>30%</td>
<td>18%</td>
</tr>
</tbody>
</table>
Illustration 13: Which risks were considered within the scenarios?

Illustration 14: How many scenarios were evaluated?

Illustration 15: Who confirmed on behalf of the company that the selected scenarios are representative of the overall risk profile?
Illustration 16: Which risk mitigating measures were taken into account in the scenarios?

Illustration 17: What is the SST ratio after 3 years in the planning scenario?

Illustration 18: To what extent does ORSA influence strategic business processes?
Illustration 19: To what extent has the implementation of ORSA improved the following aspects in the company?

- Risk culture
- Exchange of risk-relevant information
- Company-wide view of risks
- Collaboration between business units
- Quantification of risks / risk categories
- Risk mitigation / reduction
- Identification of risks / risk categories
- Definition of escalation triggers
- Strategic decision-making processes
- Planning process
- Allocation of responsibilities
- Risk control / monitoring
- Understanding of Risk / Return Tradeoff
- Risk prevention
- Product development
- Risk control / monitoring
- Risk selection / Underwriting

very strong
strong
punctually
not at all

Illustration 20: What do you expect from politics and / or supervision?

- More practical orientation
- Less changes
- Clearer rules
- Stronger principle-orientated approach
- More dialogue
- Others

More practical orientation
Less changes
Clearer rules
Stronger principle-orientated approach
More dialogue
Others

Direct Insurance
Reinsurance
Health Insurance

60%
40%
80%
70%
30%
50%
40%
40%
40%
40%
30%
20%
10%
0%
## Illustration 21: Pending action fields

<table>
<thead>
<tr>
<th>STAGE OF DEVELOPMENT</th>
<th>EMBEDDING IN THE ORGANIZATION</th>
<th>INSTRUMENTS UND TOOLS</th>
</tr>
</thead>
</table>
| «We have fully integrated ORSA into our organization and processes.» | - Analyze the use of ORSA as a management instrument  
- Review the effectiveness of the process  
- Foster the involvement of business units | - Measure efficacy and efficiency of the process  
- Review by internal auditors |
| «We implemented the most important adjustments, now we are talking about fine tuning.» | - Integrate ORSA in the existing risk management and planning process  
- Increase awareness and align objectives across business units  
- Eliminate duplications | - Conduct a Gap-Analysis  
- Establish ORSA as a standing item on the agenda of the supervisory board |
| «We gained initial experience with the implementation and now have to formalize processes and structures.» |  |  |
| «We are at the beginning of the implementation.» | - Develop multi-year planning (financial planning) and integrate with ORSA  
- Coordinate ORSA with other business processes | - Arrange a workshop with the supervisory board  
- Increase awareness among management regarding the relevance and use of ORSA |