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評等準則 | 保險業 | 通用準則： 企業風險管理

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Criteria Officer:

Emmanuel Dubois-Pelerin, Paris (33) 1-4420-6673; emmanuel.dubois-pelerin@standardandpoors.com

Primary Credit Analysts:

Li Cheng, CFA, FRM, FSA, New York (1) 212-438-1849; li.cheng@standardandpoors.com

Miroslav Petkov, London (44) 20-7176-7043; miroslav.petkov@standardandpoors.com

Howard L Rosen, FSA, CERA, New York 212-438-7104;

howard.rosen@standardandpoors.com

Secondary Contacts:

Rodney A Clark, FSA, New York 212-438-7245; rodney.clark@standardandpoors.com

Eric E Hedman, CFA, New York 212-438-2482; eric.hedman@standardandpoors.com

Jackson E Griffith, London (44) 20-7176-3579; jackson.griffith@standardandpoors.com

Andy Chang, CFA, FRM, Taipei (8862) 8722-5815; andy.chang@taiwanratings.com.tw

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企業風險管理

1. 標準普爾評級服務公布本準則係為協助市場參與人士更加瞭解標準普爾評估保險公司企業風險管理（enterprise risk management；簡稱ERM）的方法。我們的ERM評估係在檢視保險公司是否是以系統性、一致性及策略性的方式，在其企業整體中執行風險管理任務，進而在保險公司的最佳風險／報酬架構下達到有效限制未來損失的目的。
2. 本準則取代的準則文章如下：
 - 2005年10月7日公布之「Evaluating The Enterprise Risk Management Practices Of Insurance Companies」；
 - 2006年6月2日公布之「Refining The Focus Of Insurer Enterprise Risk Management Criteria」；
 - 2006年11月8日公布之「Extending The Insurance ERM Criteria To The Health Insurance Sector」；
 - 2007年10月31日公布之「Nonlife Insurance Risk Control Criteria And Their Role In Enterprise Risk Management」；
 - 2007年11月26日公布之「Summary Of Standard & Poor's Enterprise Risk Management Evaluation Process For Insurers」；
 - 2009年12月17日公布之「Methodology: Assessing Management's Commitment To And Execution Of Enterprise Risk Management Processes」；
 - 2010年1月28日公布之「Expanded Definition Of Adequate Classification In Enterprise Risk Management Scores」；以及
 - 2010年3月30日公布之「Refined Methodology For Assessing An Insurer's Risk Appetite」。
3. 本準則亦部分取代2011年8月25日公布之「Bond Insurance Rating Methodology And Assumptions」。

準則適用範圍

4. 本準則適用於所有全球保險公司評等，包括壽險公司、健康險公司、財產／意外險（簡稱P/C；美國以外地區稱非壽險業）公司、再保險公司、債務保險公司、保險與再保險經紀公司、以及房貸與所有權保險公司的評等。

準則摘要

5. 保險公司ERM評估是我們評等分析過程中的一環。ERM檢視的是保險公司是否是以系統性、一致性及策略性的方式，在其企業整體中執行風險管理任務，進而在最佳的風險／報酬架構下達到有效限制未來損失的目的。ERM分析亦提供了對保險公司風險結構與資本需求狀況的預期看法。
6. ERM分析是專為各保險公司之風險結構所設計之分析，其所關注的五大領域分別為：風險管理文化（risk management culture）、風險控管（risk controls）、新興風險管理（emerging risk management）、風險模型（risk models）以及策略風險管理（strategic risk management）等。
7. 本準則旨在藉由詳細說明我們如何對以上所提五項子因素進行評分，以及我們如何根據這五項子因素的評分得出保險公司的ERM評估結果，達到提升評等透明度的目的。

對既有評等的影響

8. 我們並不預期大部分保險公司的評等會因本準則之實施而出現變動。

準則生效日

9. 本準則立即生效，且我們將在未來6個月期間完成評等檢視作業。本準則適用於評估Lloyd's Syndicate 的部分將自2013年11月1日起開始生效。

方法論

企業風險管理分析子因素

10. ERM分析包括的五項子因素：

- 風險管理文化（Risk management culture），
- 風險控管（Risk controls），
- 新興風險管理（Emerging risk management），
- 風險模型（Risk models），以及
- 策略風險管理（Strategic risk management）。

11. 本準則文章在於確定如何評估該五項子因素的每項因素，以及如何綜合該五項子因素的評估結果，以導出保險公司之ERM得分。

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