

評等準則 | 保險 | 通用準則：

評等準則修改預告：保險業資本模型方法論與假設

October 6, 2021

標普全球評級正在檢視其用於分析全球所有保險業者資本適足率的準則，前述準則詳見標普全球評級於 2010 年 6 月 7 日出版的「Refined Methodology And Assumptions For Analyzing Insurer Capital Adequacy Using The Risk-Based Insurance Capital Model」一文。

我們的準則會定期更新，以適應不斷變化的市場與產業現況，並確保我們的評等仍維持其可比性與相關性。

我們將會對風險基礎資本模型各個層面進行檢視，包括（但不限於）校正資產與負債風險計提、總調整後資本的組成成分以及看待分散性的方式。而根據檢視結果，我們可能會針對我們的方法論與假設進行改善，並彙整數篇相關準則文章。我們亦會將此舉對於相關方法論（例如「保險公司評等方法論（Insurers Rating Methodology）」）的潛在影響納入考量。

在發出本修改預告之後，我們將會出版意見徵詢（request for comment），大致說明我們擬對前版準則提出之變動。在出版更新版準則之前，我們會將市場回饋意見納入考量。在意見徵詢出版之前，我們無法針對任何可能變更之內容提出評論或提供更進一步的細節。我們僅會在意見徵詢出版之後接受對本擬定準則的評論。所有評等行動都將以最終版準則為依據。

本報告並不構成評等行動。

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