

# 標普全球評級自擬出版的保險業風險資本強度準則中取消評等輸入值方法

May 9, 2022

紐約（標普全球評級）2022年5月9日—2021年12月6日，標普全球評級對其保險業者與再保險業者風險資本強度準則擬提出的修改發布了意見徵詢（request for comment；RFC）（參閱「意見徵詢：保險業風險資本強度—方法論與假設」）。在我們的意見徵詢過程中，我們維持高透明度並與市場頻繁互動、回答常見問題並舉辦網路研討會，藉此解釋擬提出的修改以及我們的準則開發過程。為回應市場請求，我們二度延長回覆截止日期以進行額外的評估，且我們已於2022年4月29日終止了意見徵詢。我們要對市場參與者在回應意見徵詢時給予的廣泛參與及大量意見表示感謝。

本報告並不構成評等行動。

## 分析師聯絡資訊

**Ali Karakuyu**  
倫敦  
+ 44 20 7176 7301  
ali.karakuyu  
@spglobal.com

**Carmi Margalit, CFA**  
紐約  
+ 1 (212) 438 2281  
carmi.margalit  
@spglobal.com

## 方法論聯絡人

**Mark Button**  
倫敦  
+ 44 20 7176 7045  
mark.button  
@spglobal.com

**Ron A Joas, CPA**  
紐約  
+ 1 (212) 438 3131  
ron.joas  
@spglobal.com

**Matthew B Albrecht, CFA**  
森特尼爾  
+ 1 (303) 721 4670  
matthew.albrecht  
@spglobal.com

**Andrea Quirk**  
倫敦  
+ 44 20 7176 3736  
andrea.quirk  
@spglobal.com

完整名單請見本文最後聯絡表。

## 標普全球評級自擬出版的保險業風險資本強度準則中取消評等輸入值方法

Copyright © 2024 by Standard & Poor's Financial Services LLC. All rights reserved

No content (including ratings, credit-related analyses and data, valuations, model, software or other application or output therefrom) or any part thereof (Content) may be modified, reverse engineered, reproduced or distributed in any form by any means, or stored in a database or retrieval system, without the prior written permission of Standard & Poor's Financial Services LLC or its affiliates (collectively, S&P). The Content shall not be used for any unlawful or unauthorized purposes. S&P and any third-party providers, as well as their directors, officers, shareholders, employees or agents (collectively S&P Parties) do not guarantee the accuracy, completeness, timeliness or availability of the Content. S&P Parties are not responsible for any errors or omissions (negligent or otherwise), regardless of the cause, for the results obtained from the use of the Content, or for the security or maintenance of any data input by the user. The Content is provided on an "as is" basis. S&P PARTIES DISCLAIM ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, FREEDOM FROM BUGS, SOFTWARE ERRORS OR DEFECTS, THAT THE CONTENT'S FUNCTIONING WILL BE UNINTERRUPTED OR THAT THE CONTENT WILL OPERATE WITH ANY SOFTWARE OR HARDWARE CONFIGURATION. In no event shall S&P Parties be liable to any party for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs or losses caused by negligence) in connection with any use of the Content even if advised of the possibility of such damages.

Credit-related and other analyses, including ratings, and statements in the Content are statements of opinion as of the date they are expressed and not statements of fact. S&P's opinions, analyses, and rating acknowledgment decisions (described below) are not recommendations to purchase, hold, or sell any securities or to make any investment decisions, and do not address the suitability of any security. S&P assumes no obligation to update the Content following publication in any form or format. The Content should not be relied on and is not a substitute for the skill, judgment and experience of the user, its management, employees, advisors and/or clients when making investment and other business decisions. S&P does not act as a fiduciary or an investment advisor except where registered as such. While S&P has obtained information from sources it believes to be reliable, S&P does not perform an audit and undertakes no duty of due diligence or independent verification of any information it receives. Rating-related publications may be published for a variety of reasons that are not necessarily dependent on action by rating committees, including, but not limited to, the publication of a periodic update on a credit rating and related analyses.

To the extent that regulatory authorities allow a rating agency to acknowledge in one jurisdiction a rating issued in another jurisdiction for certain regulatory purposes, S&P reserves the right to assign, withdraw, or suspend such acknowledgement at any time and in its sole discretion. S&P Parties disclaim any duty whatsoever arising out of the assignment, withdrawal, or suspension of an acknowledgement as well as any liability for any damage alleged to have been suffered on account thereof.

S&P keeps certain activities of its business units separate from each other in order to preserve the independence and objectivity of their respective activities. As a result, certain business units of S&P may have information that is not available to other S&P business units. S&P has established policies and procedures to maintain the confidentiality of certain nonpublic information received in connection with each analytical process.

S&P may receive compensation for its ratings and certain analyses, normally from issuers or underwriters of securities or from obligors. S&P reserves the right to disseminate its opinions and analyses. S&P's public ratings and analyses are made available on its Web sites, [www.spglobal.com/ratings](http://www.spglobal.com/ratings) (free of charge), and [www.ratingsdirect.com](http://www.ratingsdirect.com) (subscription), and may be distributed through other means, including via S&P publications and thirdparty redistributors. Additional information about our ratings fees is available at [www.spglobal.com/usratingsfees](http://www.spglobal.com/usratingsfees).

STANDARD & POOR'S, S&P and RATINGSDIRECT are registered trademarks of Standard & Poor's Financial Services LLC