

Sort	Number	Indicator	FSIs & IMF 2003			CAMELS Categories								Risk-Based Supervision Categories									
			Core	Non-Life	Life	Capital	Assets	Reinsurance	Actuarial	Management	Earnings	Liquidity	Subsidiaries	Insurance	Credit	Market	Operational	Legal & Reg	Conduct	Reputation	Concentration	Environmental	Strategic
1	1.01	Gross written premium / capital				X																	
2	1.02	Net written premium / capital	X	X		X																	
3	1.03	Capital / total assets	X	X	X	X																	
4	1.04	Capital / invested assets [FSI]	X	X	X	X																	
5	1.05	Capital / technical provisions	X		X	X																	
6	1.06	Cover of solvency margin		X	X	X										X							
7	1.07	Risk-based capital adequacy ratios		X	X	X										X							
8	1.08	Growth in capital				X				X													X
9	1.09	Net growth in capital				X				X													X
10	1.10	Statutory deposit / required deposit				X										X							
11	2.01	(Real estate + unquoted equities + receivables) / total assets	X	X	X		X								X	X					X		
12	2.02	Real estate / total assets					X								X	X	X				X		
13	2.03	Real estate / capital				X	X								X	X							
14	2.04	(Real estate + mortgages) / total assets					X								X	X	X				X		
15	2.05	Maximum deposits in a single bank / total assets					X								X		X				X		
16	2.06	(Cash + loans + investments) / total assets					X								X								
17	2.07	Receivables / (gross written premium + reinsurance recoveries)	X	X	X		X								X								
18	2.08	Receivables / capital				X	X			X					X		X						
19	2.09	(Non-performing investment assets and loans + receivables over 90 days) / total assets					X								X								
20	2.10	Receivables over 90 days / total receivables					X			X					X		X						
21	2.11	Equities / total assets	X	X	X		X									X		X			X		
22	2.12	Non-performing loans / total gross loans	X		X		X			X					X								
23	2.13	Maximum investment in a single counterparty / total assets					X								X						X		
24	2.14	Maximum receivable from a single counterparty / total assets					X								X						X		
25	2.15	Gross asset position in financial derivatives / capital		X	X	X	X									X							
26	2.16	Gross liability position in financial derivatives / capital		X	X	X	X									X							
27	2.17	Investments: distribution by type					X			X					X	X					X		X
28	2.18	Investments: geographical distribution		X	X		X			X					X	X					X		X
29	2.19	Investments: sectoral distribution		X	X		X			X					X	X					X		X
30	3.01	Risk retention ratio [FSI]	X	X	X			X		X					X	X							X
31	3.02	(Reinsurance recoveries + reinsurance commissions) / reinsurance ceded						X		X					X								X
32	3.03	Maximum exposure to single risk / capital						X							X						X		
33	3.04	Maximum exposure to single event / capital						X							X						X		

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34	3.05	Maximum premium ceded to a single reinsurer / gross written premium						X						X	X						X		
35	4.01	Net claims provisions / average of net claims paid in last three years	X	X					X					X									
36	4.02	Net technical provisions / average of net written premium in last three years	X		X				X					X									
37	4.03	Net claims provisions / capital				X			X					X									
38	4.04	Claims development							X					X									
39	4.05	Underwritten business: distribution by class of business		X	X				X	X				X							X		X
40	4.06	Underwritten business: geographical distribution		X	X				X	X				X							X		X
41	4.07	Underwritten business: sectoral distribution		X	X				X	X				X							X		X
42	4.08	Actuarial assumption: short-term interest rate							X														
43	4.09	Actuarial assumption: long-term interest rate							X														
44	5.01	Gross written premium per employee	X	X	X					X	X					X							X
45	5.02	Assets per employee	X	X	X					X	X					X							X
46	5.03	Operating expenses / gross written premium		X	X					X	X												
47	5.04	Personnel expenses / gross written premium		X	X					X	X												
48	5.05	Growth in gross written premium								X				X		X							X
49	5.06	Growth in net written premium								X				X		X							X
50	5.07	Growth in total assets					X			X					X	X							X
51	5.08	Gross written premium / sum insured								X	X			X									X
52	5.09	Gross written premium / number of policies								X	X			X									X
53	5.10	Complaint index								X							X						X
54	5.11	Pay-out ratio				X				X							X		X				X
55	5.12	Board composition								X													X
56	6.01	Claims ratio	X	X							X			X		X							
57	6.02	Gross claims ratio									X			X		X							
58	6.03	Expense ratio	X	X	X						X												
59	6.04	Combined ratio	X	X							X												
60	6.05	Investment income ratio	X	X							X												
61	6.06	Operating ratio									X												
62	6.07	Profitability ratio									X												
63	6.08	Return on revenue		X							X												
64	6.09	Revisions to technical provisions / technical provisions	X		X				X		X												
65	6.10	Nominal net investment yield	X		X		X				X				X	X							X
66	6.11	Real net investment yield					X				X				X	X							X
67	6.12	Return on equity (ROE) [FSI]	X	X	X						X												
68	6.13	Earnings per employee		X	X						X												
69	6.14	Return on assets (ROA) [FSI]		X	X						X												

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70	6.15	Policies lapsed or surrendered / policies in force at beginning of the year																	X						
71	6.16	Market value / book value		X	X																				
72	6.17	Price / earnings ratio		X	X																				
73	6.18	Price / gross written premium		X	X																				
74	7.01	Liquid assets / current liabilities	X	X	X							X													
75	7.02	Liquid assets / total liabilities										X													
76	7.03	Liquid assets / total assets		X	X							X													
77	7.04	Liquid liabilities / total liabilities			X							X													
78	7.05	Net open foreign exchange position / capital	X	X	X		X					X			X										
79	7.06	Duration of assets / duration of liabilities	X		X		X					X			X										
80	8.01	Group debtors / total assets		X	X		X						X										X		
81	8.02	Related party receivables / total assets					X						X										X		
82	8.03	Due to related parties / total assets											X										X		
83	8.04	(Investments in related parties + related party receivables) / total assets					X					X	X		X					X			X		
84	8.05	(Investments by related parties + due to related parties) / total assets											X							X			X		
85	8.06	(Revenues from related parties + expenditures to related parties) / (total revenues + total expenditures)											X							X			X		X
86	8.07	Group (gross written premium + paid claims) / total (gross written premium + paid claims)		X	X								X		X					X			X		X
87	8.08	Related party (gross written premium + paid claims) / total (gross written premium + paid claims)											X		X					X			X		X
88	9.01	Assets / total financial system assets [FSI]	X	X	X															X			X		X
89	9.02	Assets / gross domestic product [FSI]	X	X	X															X			X		X
90	9.03	Penetration		X	X															X			X		X
91	9.04	Density		X	X															X			X		X
92	9.05	Density - in USD		X	X															X			X		X
93	9.07	Herfindahl-Hirschman Index		X	X															X			X		X
94	9.06	Concentration ratio		X	X															X			X		X