

PORTo

Proportional ORSA Tool

The Own Risk and Solvency Assessment [ORSA] is an essential component of the governance system under Solvency II. As part of the ORSA process, insurance companies must ensure that they have sufficient capital to cover the regulatory capital requirement [SCR] and the overall solvency requirement [OSR] for their planned period.

With our PORTo tool, Meyerthole Siems Kohlruss offers an integrated solution for the verifiable and documented fulfilment of this requirement.

PORTo projects the profit and loss statement and the associated German Commercial Code (HGB) and tax balance sheets as part of a medium-term plan for a future period of three to five years. Based on current calculations for the standard formula according to Solvency II and the company-specific assessment of risks, the SCR and OSR, as well as the solvency overview and equity, are mapped for the projection period in accordance with the proportionality principle.

With its flexible and granular calibration, PORTo is the platform for analysing virtually any stress scenario.

Your benefits

- > Company-specific planning segmentation that deviates from the standard formula
- > Orientation towards local accounting and its peculiarities
- > Integration with existing IT reporting interfaces
- > Tailored output for ORSA reporting
- > Proportionality: a deterministic approach ensures transparency
- > Implementation in a familiar environment: MS Excel™
- > In addition to the ORSA reporting the tool can be used to implement the requirements of the Corporate Sustainability Reporting Directive (CSRD), in particular ESRS E1-9, and the requirements of the Insurance Recovery and Resolution Directive (IRR) - restructuring and resolution of insurance companies.
- > Minimal effort on your part



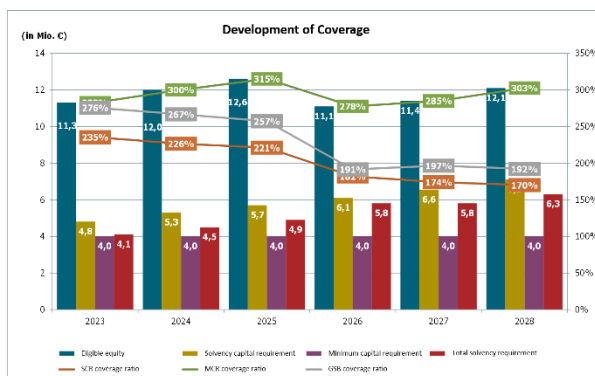
The ability to project future developments with different underlying assumptions provides a new and independent perspective on long-standing structures and their benefits and profitability. PORTo is already being used successfully by several clients

and has been quickly integrated into their existing business processes and the ORSA process. We would be happy to support you in implementing the tool as well as in selecting suitable stress scenarios.

Exact mapping of future reinsurance structures

The 'Reinsurance Suite' is an extension of PORTo and offers further practical advantages in the context of reinsurance analyses. In the Reinsurance Suite, the reinsurance results are mapped both in the business plan and in stress scenarios using the company's existing and planned reinsurance structure.

Example: Development of the coverage ratios



Stress scenario in 2026

Meyerthole Siems Kohlruss

Meyerthole Siems Kohlruss was founded in Cologne in 1998 as the first German actuarial consultancy and supports insurance companies in strategic decisions and operational processes. The focus is on data pools, pricing, telematics, cyber, sustainability, balance sheet valuations, reinsurance, Solvency II and IORP II.

Contact

Tommy Berg
 Meyerthole Siems Kohlruss
 Tel: +49(0)221 42053-0
 E-Mail: tommy.berg@aktuare.de

Daniel Schoberl
 Meyerthole Siems Kohlruss
 Tel: +49 (0)221 42053-0
 E-Mail: daniel.schoberl@aktuare.de