

Solvency II – Struktur

Gruppenaufsicht

Gruppen werden als ökonomische Einheit anerkannt
=> Aufsicht auf konsolidierter Basis
(Diversifikationseffekte, Gruppenrisiken)

Säule 1: quantitative Anforderungen

1. Harmonisierte Berechnung versicherungstechnischer Rückstellungen
2. Grundsatz kaufmännischer Vorsicht für Kapitalanlagen statt quantitative Beschränkungen
3. Zwei Kapitalanforderungen: Solvenzkapitalanforderung (SCR) und Mindestkapitalanforderung (MCR)

Säule 2: qualitative Anforderungen und Aufsicht

1. Gestärkte Governance, interne Kontrolle, Risikomanagement und unternehmenseigene Risiko- und Solvenzprüfung (ORSA)
2. Gestärkte aufsichtliche Überprüfung, harmonisierte Aufsichtsstandards und Aufsichtspraktiken

Säule 3: Transparenz

1. Harmonisierte aufsichtliche Berichterstattung
2. Veröffentlichung des Berichtes über Solvabilität und Finanzlage
(Marktdisziplin durch Transparenz)



Auswirkungen Von Solvency Auf Versicherungswirtschaft

Monica Epple



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