

Risk Inventory Report: Sample

Credit Risk

Default
Downgrade
Disputes
Settlement Lag
Sovereign
Concentration

Market Risk

Equities
Other Assets
Currency
Concentration
Basis
Re-investment
Liquidity
ALM
Interest Rate Sensitivity

Underwriting Risk

UW Process
Pricing
Reserve Development
Product Design
Basis
Frequency
Severity
Lapse
Longevity
Mortality and Morbidity
Policyholder Optionality
Concentration
Economic Environment

Operational Risk

Monetary Controls
Financial Reporting
Legal Controls
Distribution
IT Systems
Regulatory
Training
Turnover
Data Capture

Strategic Risk

Competition
Demographic / Social Change
Negative Publicity
Rating Downgrade
Customer Demands
Regulatory / Political
Capital Availability
Technological