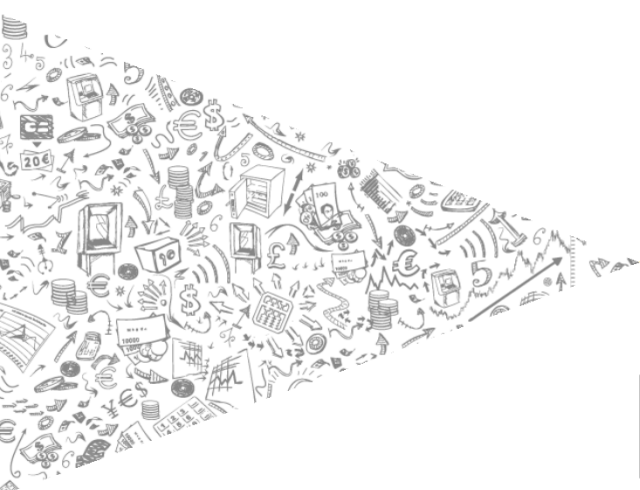


# MENA Insurance - Risk Management

February 2015



Building a better  
working world

Sanjay Jain

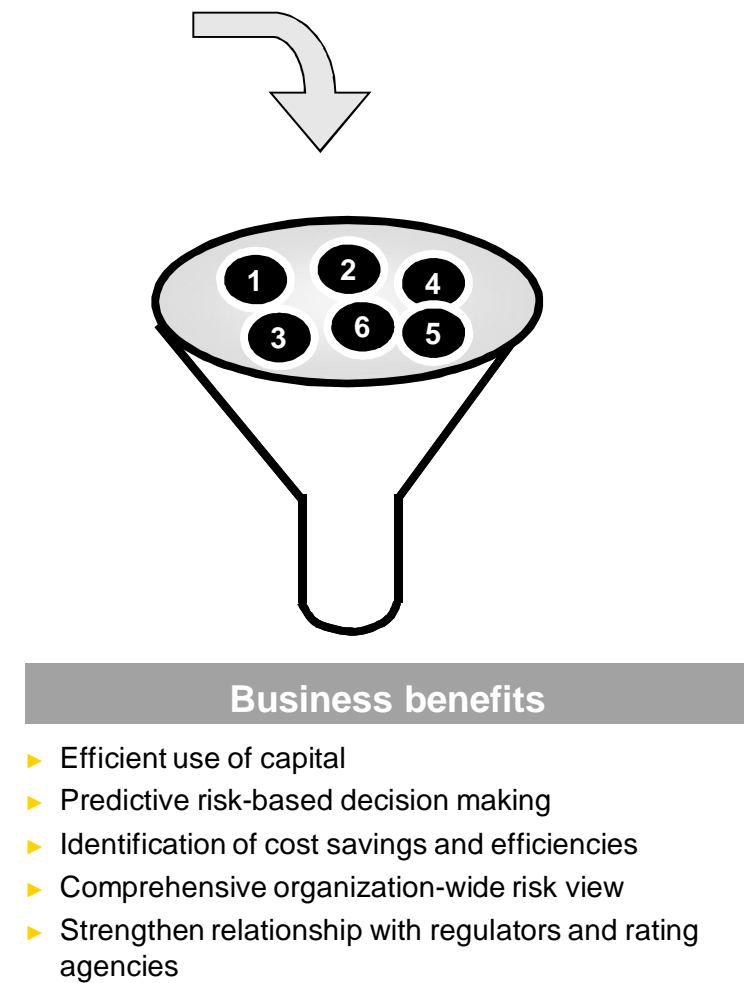
Director, MENA Insurance Advisory

# EY point of view on risk management

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- EY / Munich RE - MENA ERM survey – why, what, how and when?
- Is risk management considered a tick box exercise, to please the regulator and rating agencies?
- Integrating risk management to business functions:
  - Solvency / capital management
  - Underwriting capacity / pricing
  - Reinsurance strategy

# How ERM integrate into your business functions



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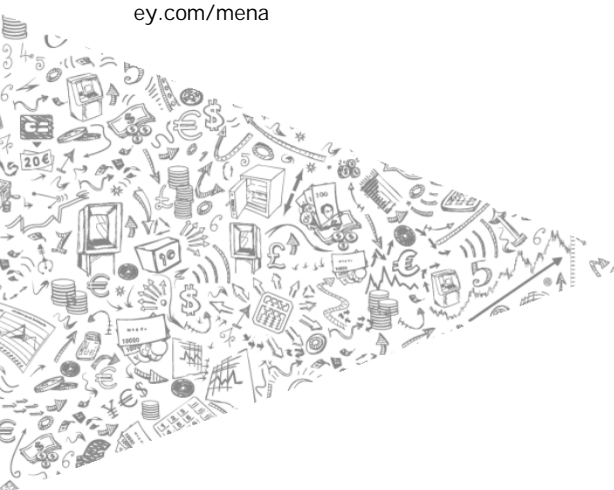
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