

# INSURERS

## COMPREHENSIVE & INTEGRATED SOLUTION

CACEIS offers insurance companies a comprehensive and integrated range of services enabling them to master each step of their processes. By outsourcing custody, accounting, reporting and financial services to CACEIS, insurers can focus on their core business.

### CHALLENGES AND OPPORTUNITIES

Insurers play a central economic role as long-term institutional investors. In a fast changing economic environment, they are constantly facing new challenges and changing regulatory regimes that impact their investment decisions. In the current trend of ever lower rates, they must adapt their management strategies, their product offer and increase their operational efficiency. On the other hand, regulatory pressure is increasing requiring accurate risk analysis, capital management and reporting.

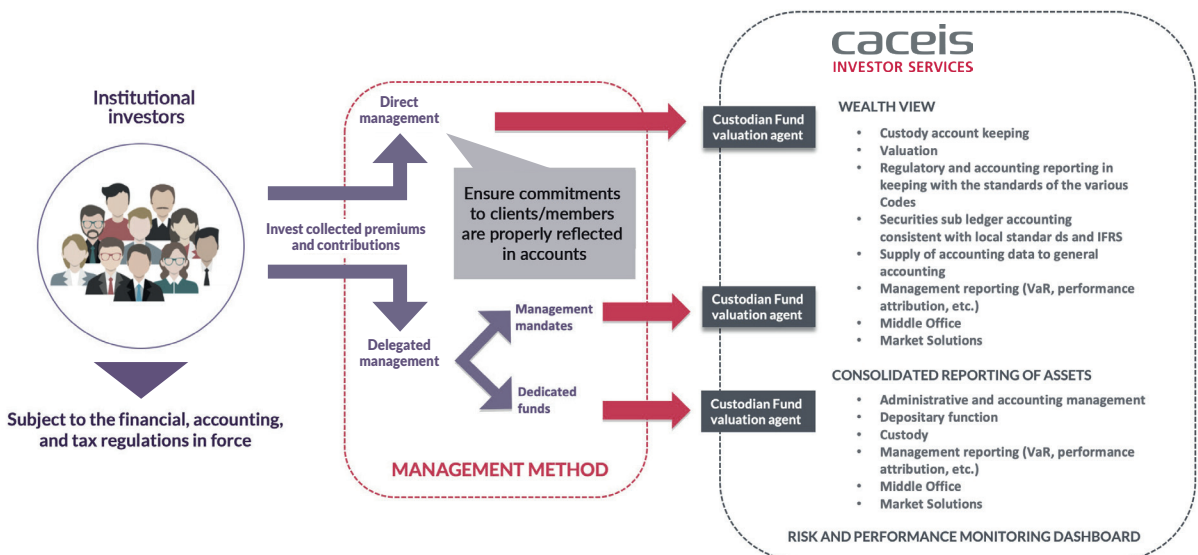
Environmental, Social and Governance quality (ESG) is becoming a growing concern, and insurers will be facing increasing requirements to publish information on how these criteria are taken into account in their investment policy.

### BESPOKE SERVICE DESIGN

In the context of frequent regulatory change, insurers must reinvent themselves and need a partner able to support them with flexible and reliable service platforms where all players in the value chain interact, including insurers, asset managers and investors.

CACEIS is constantly monitoring regulatory changes and develops innovative offers to comply with changing regulations such as Solvency II, IFRS and ESG, implementing flexible, tailor made services to fulfill the requirements of the insurer's asset scheme.

CACEIS' SERVICE: A WEALTH VIEW



**A TRUSTED PARTNERSHIP**

**Asset security**

- CACEIS' financial strength and stability backed by solid shareholders, Crédit Agricole S.A. and Santander
- Robust risk management mechanism covering operational, credit and financial risks
- Prudent independent sub-custodian selection in full compliance with regulations, with close monitoring and regular review of our network, through on-site due diligence and annual assessments
- Minimised operational risk with our state of art IT and automation processes

**Proactive support related to new regulatory requirements/opportunities**

- Ongoing regulatory & fiscal watch
- Participation in main technical industry committees
- Modular offer to assist clients with local and international regulations as well as legal or tax issues

**Certified quality**



**A CENTRALISED VIEW OF YOUR ASSETS UNDER CUSTODY & ADMINISTRATION**

**Custody**

With our worldwide network of best-of-breed sub-custodians and direct links to major European Central Securities Depositories, we support your investment strategies across more than 80 markets.

**Mirroring of positions**

CACEIS can reflect in its books your positions held in other financial institutions in order to provide an overview and consistent view of all your assets to simplify consolidated financial reporting.

**Look-through**

CACEIS look-through platform reviews the portfolio's underlying investments to disclose the real economic exposure and allow regulatory and analysis reporting

**Unit link platform**

Simplify your workflow processes and centralise your subscription/redemption orders for Unit-Linked products on CACEIS' platform. Our full-service package enables you to centralise, execute and obtain execution data with a single partner.

**Securities valuation and auxiliary accounting in local and international GAAP**

CACEIS handles accounting and portfolio valuation in local GAAP & IFRS.

CACEIS values the securities portfolio according to your own accounting plan in order to allow full reintegration in your general accounting system with automatic flows.

**A COMPLETE SUITE OF SERVICES TO FACILITATE MANAGEMENT OF YOUR ASSETS**

**Unified analysis reporting**

Neutrality of calculated results through data aggregation enabling standardised, unbiased financial reports with a clear overview of assets, within a comprehensive suite of performance analysis and risk reports.

**Repo/ securities lending benefits**

In the context of weaker rates and tighter regulations, securities lending is a way to enhance the return on assets. CACEIS is continuously innovating to offer tailor-made lending and borrowing solutions to suit client governance requirements.

**Middle office**

CACEIS provides you with a single access point for routing your transactions across different channels and possible formats.

CACEIS offers a comprehensive solution for OTC middle-office services, covering all aspects of post-trade OTC derivatives management, as well as EMIR and SFTR requirements.

**ESG & Climate Reporting**

CACEIS' ESG-Climate Reporting solution helps you evaluate the quality and performance of your portfolios according to ESG-Climate criteria and to provide fully transparent information on the social and environmental impact of your investment decisions.

**Solvency II**

CACEIS ensures compliance with Solvency II requirements with its modular offer

- Look through & data enrichment
- SCR calculation
- TPT file collection, production & dissemination

**Simplified data collection with TEEPI**

- Connect easily with asset managers to manage regulatory data collection
- Download standardised reports that can be used immediately

