

# ROK Solution and the mutual insurance sector

A rapidly deployed Solvency II answer - A ROI > 1% of CA - A collaborative solution that strengthens the link with the network. ROK is the only risk/organization integrated solution (internal model, ERM/pillar II) that allows for an immediate ROI in the framework of Solvency II.

**Customized process culture**

Unlike the banking sector, the insurance sector has a weak process culture, while regulations are just as strict with Solvency II. What can you do quickly and well for a rapid ROI ?

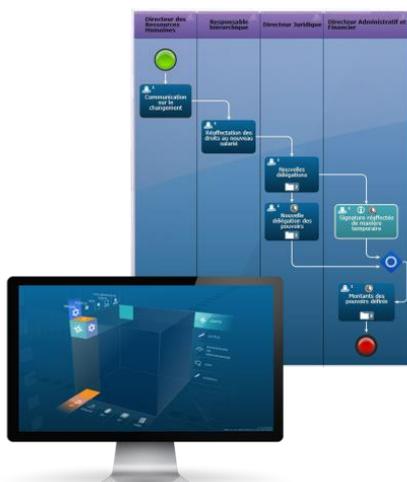
Modeling in ROK can be done in several integrated ways **according to the level of urgency** and the company's level of industrialization:

- ROK will **simply use the existing maps** to organize and standardize
- **"Globally"** to provide time to concentrate in detail according to the urgency of the matter
- Building on the **repositories** proposed by the community **and ROK Store**

**Risk mapping, forms, and tailor-made reporting**

Large Excel spreadsheets that are cumbersome to update; a weak security level. Rigid GRC tools requiring large, rigid, and costly parameters. Rigid self-assessment forms or inflexible, difficult incidents "imposed" on employees...

The settings for risks, impacts, trigger factors, action plans, management tools, incidents, as well as assessments and ratings are fully customizable (some assistance from the editor upon request...). You can create yourself forms and workflow that monitors the proper execution of audits... (alerts...).





An integrated solution to monitor specific operational risks; immediate ROI pillar II

**How to adopt an internal model and implement an ERM (Enterprise Risk Management) to respond to Solvency II standards, avoid risk add-ons, and especially reduce the level of allowances: pillar II ?**

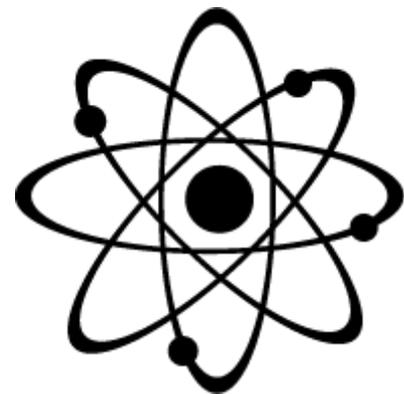
ROK Solution is **the only solution** on the market that guarantees the integration of risks with the organization (integrated solution). The **ERM** also quickly implemented through the internal model can be **immediately perceived** through a reduction in allowances associated with operational risks; ex. for life insurance, the ROI is **1.2% of the relevant CA**.



A collaborative solution shared with the network

**How to share with a geographically diverse network of brokers? How to communicate bearing in mind the cultures and IT equipment level of each party? This is a real challenge, which is always being called into question as this is never a static issue.**

ROK is a **Cloud solution** that serves a thin client and can adapt to any level of industrialization. The solution offers **flexibility and security**. The interface can be securely hosted in any format (email and/or any Intranet). The solution provides for exchanges by **email, chat, voice, video conf., etc.**



## Change Management

Efforts can be measured and planned, training on ROK solution is fast and open to all, existing elements are "recoverable", existing repositories prevent having to start from scratch. Existing maps may be recovered through a simple Excel interface. Otherwise, you could use the repositories in the ROK Store. The user interface can be hosted in the most appropriate place (ex. the Intranet). The solution is quick to implement, easy to share (weak change management) and, therefore, perfectly adapted to multi-site management and/or different distribution networks. Installation and settings in under 48 hrs for the whole network.