

Anaplan for Risk-Based Capital Management: Optimize Capital Adequacy and Strengthen Financial Resilience

In an increasingly regulated financial services landscape, maintaining optimal capitalization is essential to protect solvency, ensure compliance, and satisfy rating agencies. Anaplan's Risk-Based Capital (RBC) solution enables risk-based groups to model, monitor, and manage their capital adequacy dynamically, eliminating spreadsheet dependency and providing real-time insight into key regulatory thresholds.

With Anaplan, finance leaders gain a unified platform to consolidate inputs, simulate stress scenarios, and visualize capital ratios. Proactive risk management and confident decision-making become second nature.

Key Capabilities

Capital Adequacy Visualization

Gain clarity through intuitive dashboards:

- Trend charts show year-over-year capital ratio changes.
- Visualizations that highlight outliers and trends related to Risk-Based Capital, including credit risk, market risk, and operational risk.
- Heatmaps highlight threshold breaches with color-coded zones (Red, Orange, Yellow, Green).

These visuals make it easy to interpret complex financial data and communicate results to boards and regulators.

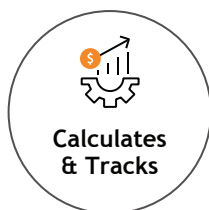
Scenario Planning and Stress Testing

Use Anaplan's modeling engine to simulate "what-if" scenarios:

- Market downturns or interest rate shocks.
- Insurance claim volatility.
- Operational loss events.
- Import of competing benchmark data.

Adjust assumptions, instantly view impact on capital requirements, and model recovery strategies, all without external tools.

RBC Ratio Monitoring



**Calculates
& Tracks**

Total Adjusted Capital ÷ Total
RBC Requirement across time
and scenarios.



Alerts CFOs

When ratios approach action
levels (150% Company Action
Level), CFO is alerted.



Supports

Regulatory reporting and
internal performance dashboards
are both supported.



Business Benefits

- **Regulatory Confidence:** Maintain transparency and compliance with NAIC and Solvency II.
- **Strategic Agility:** Test new business scenarios and market conditions in minutes.
- **Cross-Functional Collaboration:** Unite Finance, Risk, and Actuarial teams on a single planning platform.
- **Faster Reporting Cycles:** Automate data aggregation and validation to reduce manual effort.
- **Enhanced Decision-Making:** Translate risk insights into actionable capital strategies.

Why Anaplan

- **Unified Platform:** Integrates actuarial models, finance data, and regulatory metrics.
- **Scalable Modeling Engine:** Handles complex, multi-entity structures.
- **Dynamic Forecasting:** Enables rolling updates to reflect portfolio and market changes.
- **Visualization Power:** Interactive dashboards for executives, regulators, and auditors.

Take the Next Step

Strengthen your capital management strategy with Anaplan's Risk-Based Capital Solution. We empower insurers with the agility and foresight to thrive in a dynamic regulatory environment.

Learn more at pelotongroup.com/anaplan or contact us to schedule a free demo at khutchings@pelotongroup.com.