

CAPABILITIES

Integrated solutions for the insurance industry

Regulatory reform is creating unprecedented challenges for insurers with regards to increased complexity and costs.

Coupled with continuing pressure on market returns, there is growing momentum for insurers to achieve greater operational and cost efficiencies. Insurers are increasingly seeking solutions that can address the requirements of regulatory compliance and deliver scalable, future proof technology and resources.

The ongoing development of our strategic platform and enhanced accounting capabilities mean that J.P. Morgan is uniquely positioned to help clients seeking flexible integrated insurance solutions within the new market environment.

At J.P. Morgan, we have continued to adapt our insurance capabilities to evolving regulatory and market demands to offer comprehensive solutions for our insurance client base:

- **Multiple accounting views** - via our single fund accounting platform to support clients' reporting requirements for multiple GAAPs and separate tax views
- **Daily NAV for unit-linked funds** - including complex hierarchical structures and the calculation of tax provisions within the price
- **Flexible general ledger reporting** - to support clients' internal general ledgers
- **Solvency II asset reporting** - to support clients' regulatory returns and internal capital model
- **Browser-based portal and iPad application** - secure, powerful and easy to use, provides flexible reporting and enquiry management across securities and cash management

By partnering with J.P. Morgan, clients can take advantage of our integrated insurance services and the capabilities of the wider franchise:

- **Customized, core and value-add solutions** - from component-based services to a fully outsourced model
- **End-to-end derivatives solutions** - trade execution, independent over-the-counter (OTC) valuation, collateral management and clearing services
- **Financial strength of J.P. Morgan's franchise** - long-term stability and continued investment in our infrastructure and technology

J.P. Morgan's insurance solutions

Core services

Insurance accounting

- A single accounting platform and reporting system providing support to the full range of insurance vehicles, including complex fund of funds. Key benefits include:
 - Multiple views of accounting data to meet various GAAP and tax view requirements
 - Flexible, functionally rich general ledger reporting to support client-specific accounting rules and clients' internal general ledgers
 - Solvency II asset reporting providing varying levels of data attributes to facilitate clients' compliance requirements
 - Comprehensive suite of month-end reports available through our single enterprise reporting vehicle, J.P. Morgan ACCESS

Global custody

- Inclusive safekeeping and transaction services in over 100 markets, including:
 - Robust trade and cash instruction capabilities
 - Asset servicing, including sophisticated corporate actions systems and processes
 - Taxation services
 - Extensive global network management structures

Derivatives solutions

- Fully outsourced end-to-end derivatives solutions including:
 - Industry leading futures, options and over-the-counter (OTC) clearing
 - Trade execution and lifecycle management for over 40 instrument types
 - In-house independent valuations
 - Integrated margin and collateral management
 - Counterparty reconciliations
 - Confirmations and settlement

Value-add services available across the lifecycle process

Liquidity solutions

Foreign exchange

Post-trade compliance and portfolio insight

Performance and risk reporting

Private equity and real estate services

Securities lending services

Transition management

Details of additional services to support insurance companies are available and can be provided upon request

For additional information please visit
www.jpmorgan.com/visit/insurance

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