

# Inspection and thematic assessment plan 2026: Insurance

## Inspections

### Statutory pension insurance

#### Sound governance

- Adequate risk management and internal control

### Unemployment funds

#### Code of business conduct

- Accuracy and quality of benefit decisions

### Non-life insurance

#### Code of business conduct

- Proper implementation, use and quality content of product management systems (POG)

#### Sound governance

- Adequacy of internal control

#### Operational risk

- Information system inspection

As operating environment changes, tasks will be reprioritised as necessary

## Thematic assessments

### Life insurance

#### Sound governance

- Organisation and resourcing of compliance, risk management and actuarial functions
- Organisation and quality assurance of regulatory reporting

#### Investment risks

- Private capital exposures, valuation and risk management

#### Underwriting risks

- Taking into account Loss Absorbing Capacity in Technical Provisions (LAC TP) in solvency calculations

### Non-life insurance

#### Investment risks

- Private capital exposures, valuation and risk management

#### Sound governance

- Organisation and quality assurance of regulatory reporting

### Statutory pension insurance

#### Sound governance

- Operating expense reports underlying administration costs rationale
- Outsourced internal control
- Use of the insured's personal data
- Organisation and quality assurance of regulatory reporting

#### Investment risks

- Private capital exposures, valuation and risk management