



# STTR Information Model Walkthrough

1. Background (Goals, Key Artefacts, Iterative Model Refinement, Master Data)
2. 30,000ft subject area view of the model
3. Approach to developing the model
4. STTR and Information Integration
5. Walkthrough of key entities.

# Background

Refer to the following 2 decks for background material

1. [STTR Information Modeling Goals & Key Artefacts](#)
2. [STTR Information Modeling Primer - Examples and Notation](#)

# Background

- The Information Model (IM) will be revisited several times during the lifespan of the STTR initiative.

We  
are  
here

## Conceptual Data Model (CM)

Focus is on key information, entity relationship level  
Understand business, establish a common language, & expose complexities  
Objective: To inform the Options Analysis, Costing ,Business Case

## Logical Data Model (LDM)

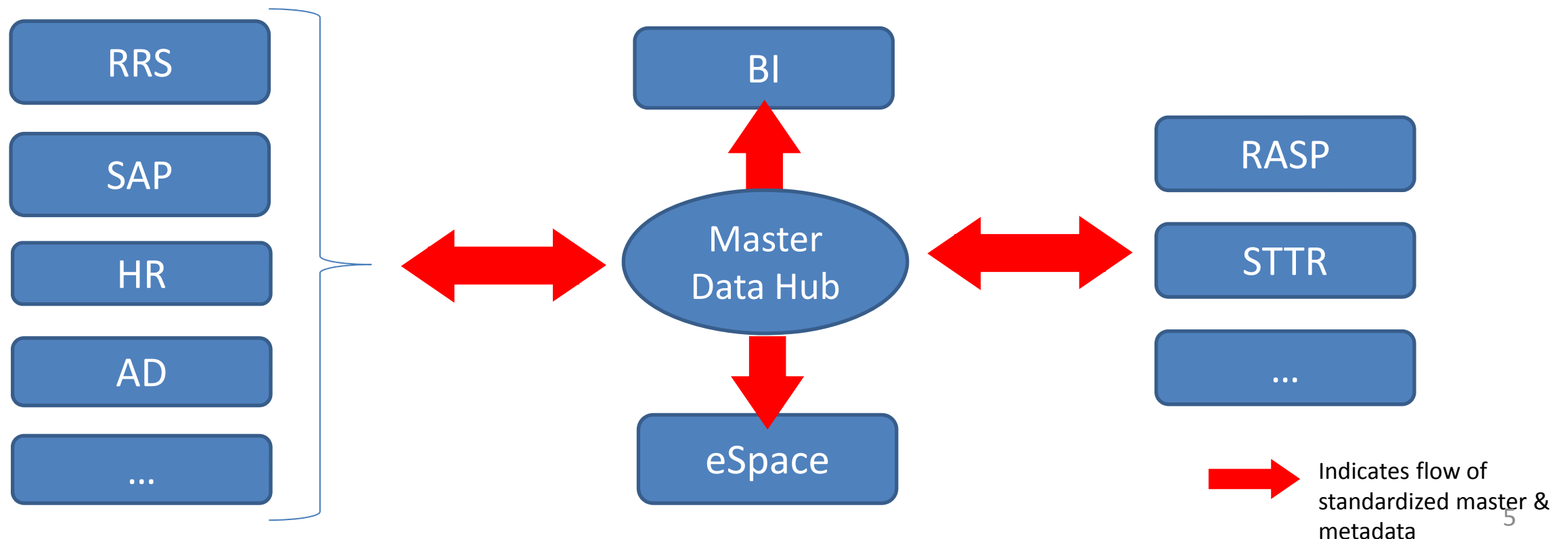
Refine conceptual model, add attribute / data type information, business rules, and information exchange definitions at defined interfaces (E.g. for use of enterprise master data & metadata)  
Objective: Provides detailed requirements for RFP and implementation, including information security model.  
First iteration of LM can be done to inform RFP.  
Subsequent iterations & verification of LM as required once System Integrator is onboard finalizing detailed requirements.

## Physical Model (PDM)

Transform the requirements established by the LDM to a model suitable for implementation.  
Objective: Design considers chosen technology, performance, scalability, flexibility, security and supportability.  
Also defines data transformations required especially at defined interfaces for selected technology.

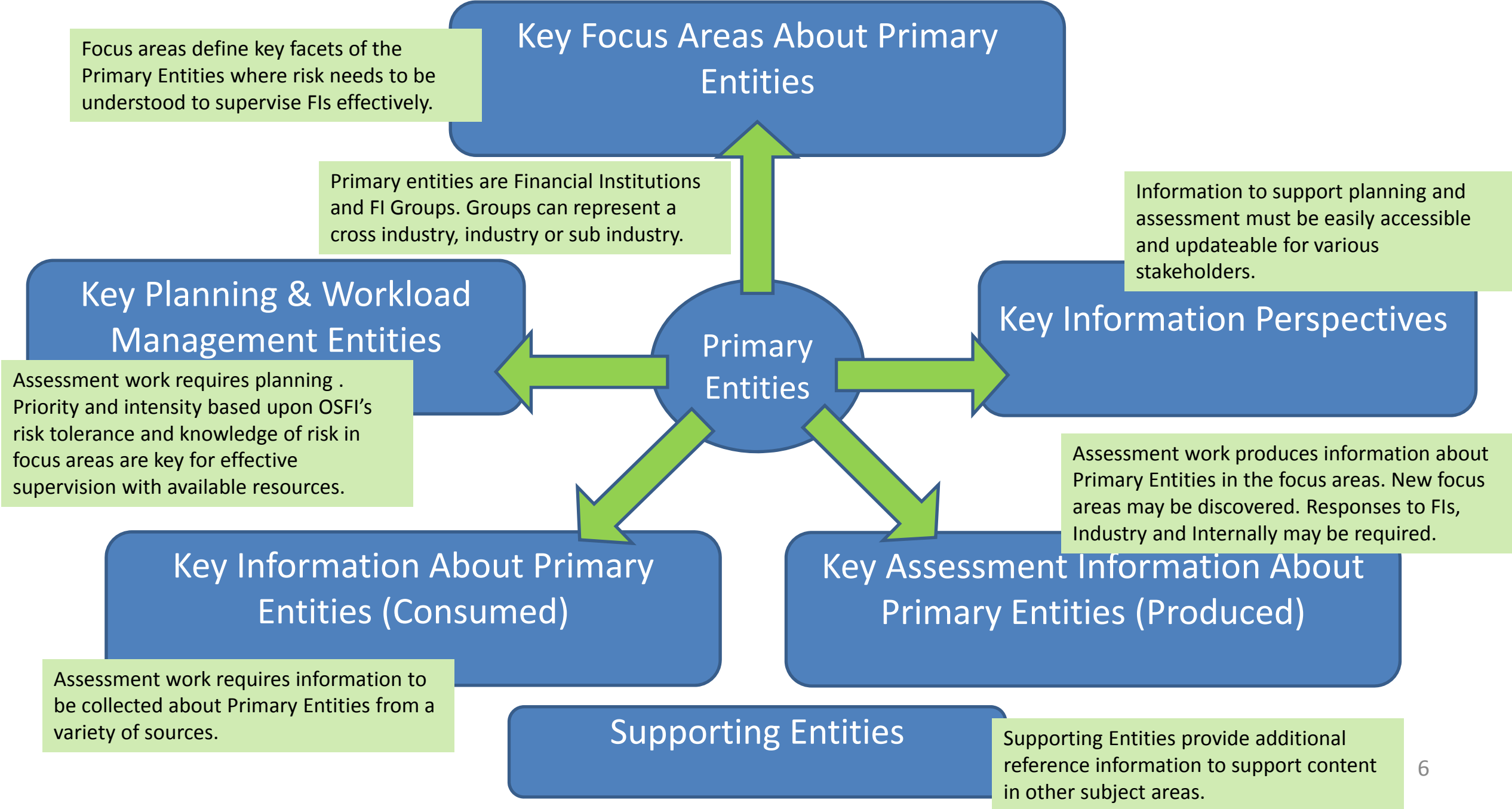
# Background

- OSFI's target architecture is built on a foundation on common components as established during the IMIT strategy at the start of ITR. The implications of this include a best practice dependency on standardized services (interfaces) and standardized master data. This enables reliable interoperability (including search) and maximizes value from information and technology assets .
- As the STTR initiative moves to implementation we will need to establish what that master data will be.

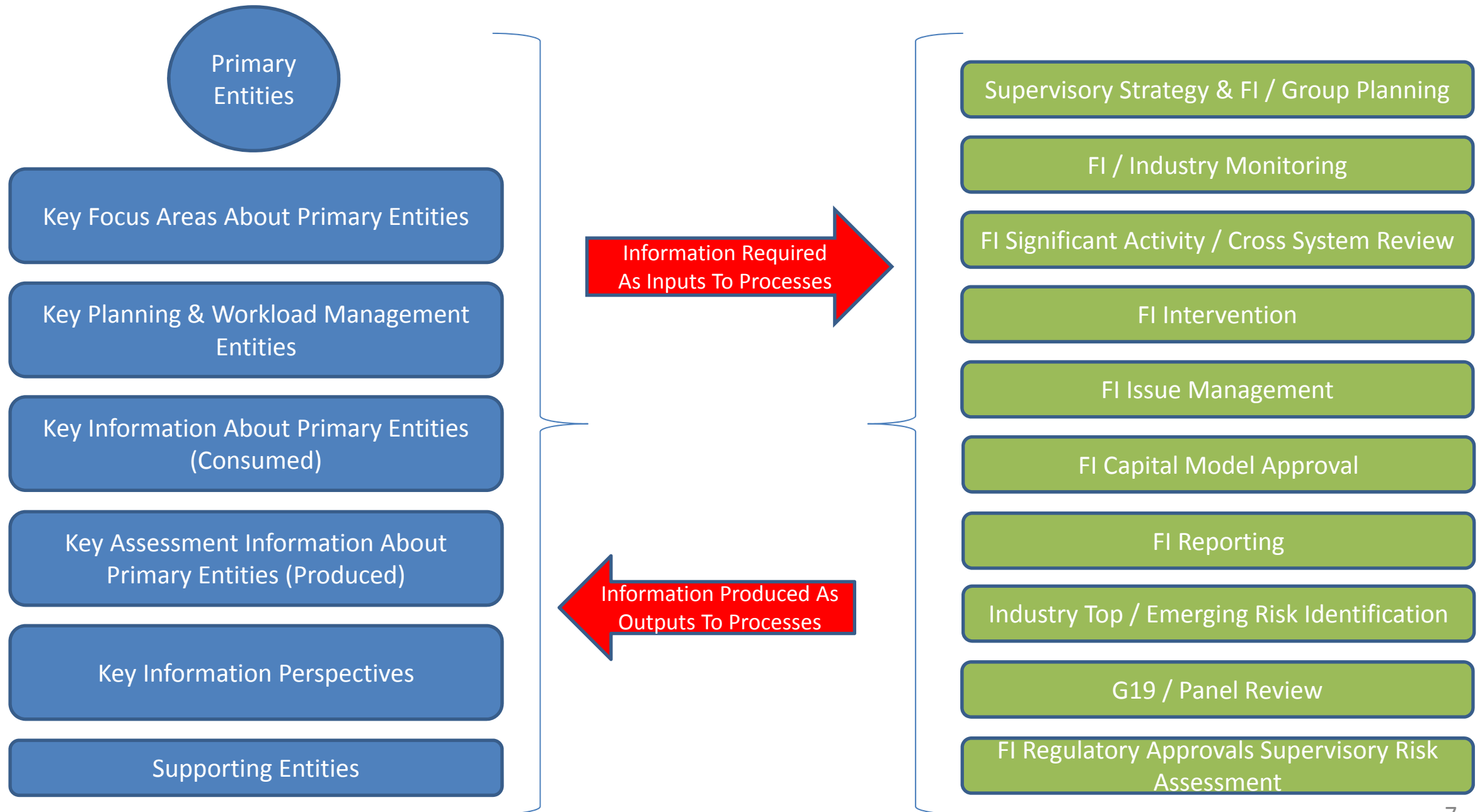




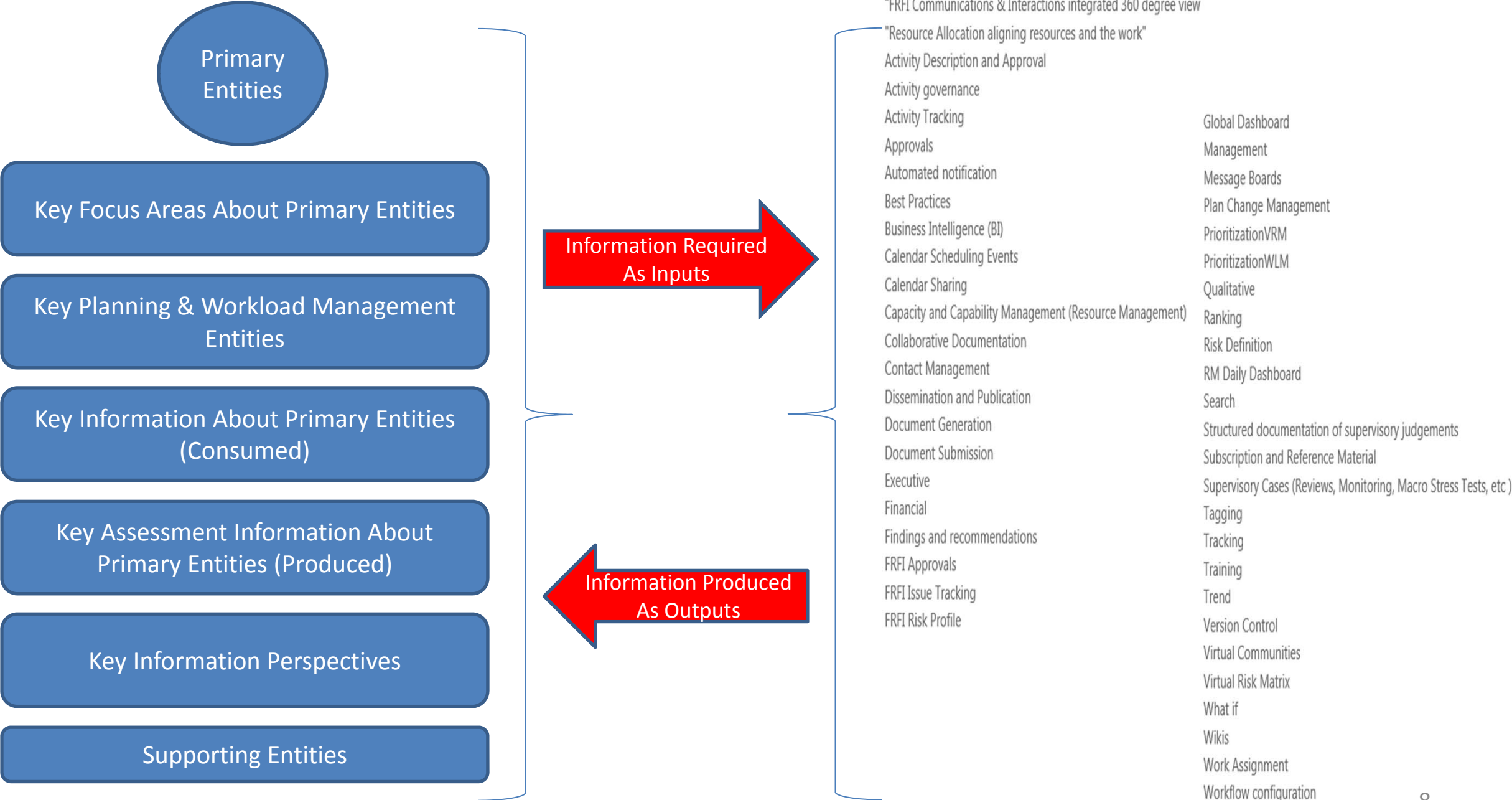
# Information Model: 30,000ft Subject Area View



# Information Model Entities / Business Use Case Mapping



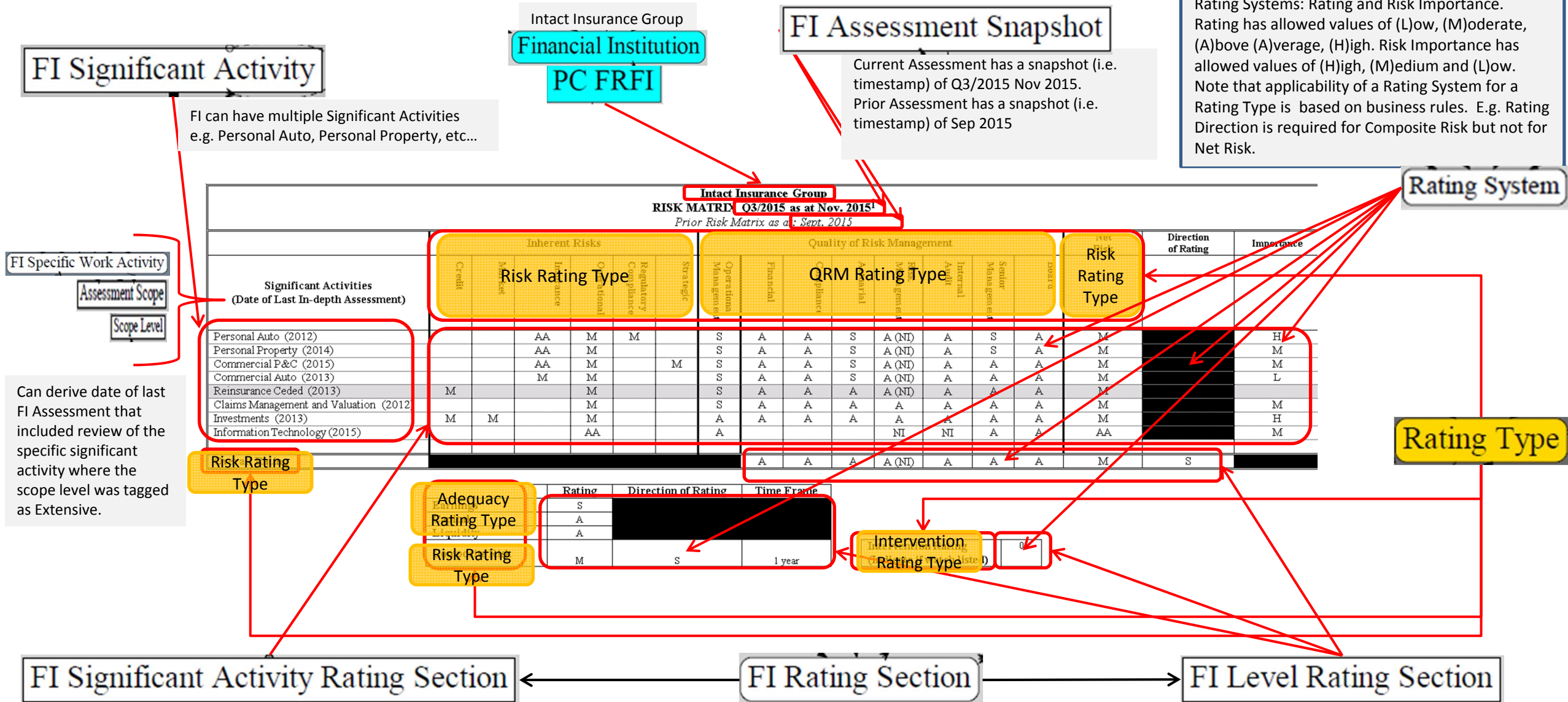
# Information Model Entities / Requirements Mapping (40+ sub-categories)





# Information Model Entities / Mapping To Key Docs. (e.g. Risk Matrix)

Each Rating Type has one or more Rating Systems such as Rating, Rating Direction, Risk Importance, Risk Probability. Each rating system will have a list of allowed values. For example: Net Risk uses two Rating Systems: Rating and Risk Importance. Rating has allowed values of (L)ow, (M)oderate, (A)bove (A)verage, (H)igh. Risk Importance has allowed values of (H)igh, (M)edium and (L)ow. Note that applicability of a Rating System for a Rating Type is based on business rules. E.g. Rating Direction is required for Composite Risk but not for Net Risk.

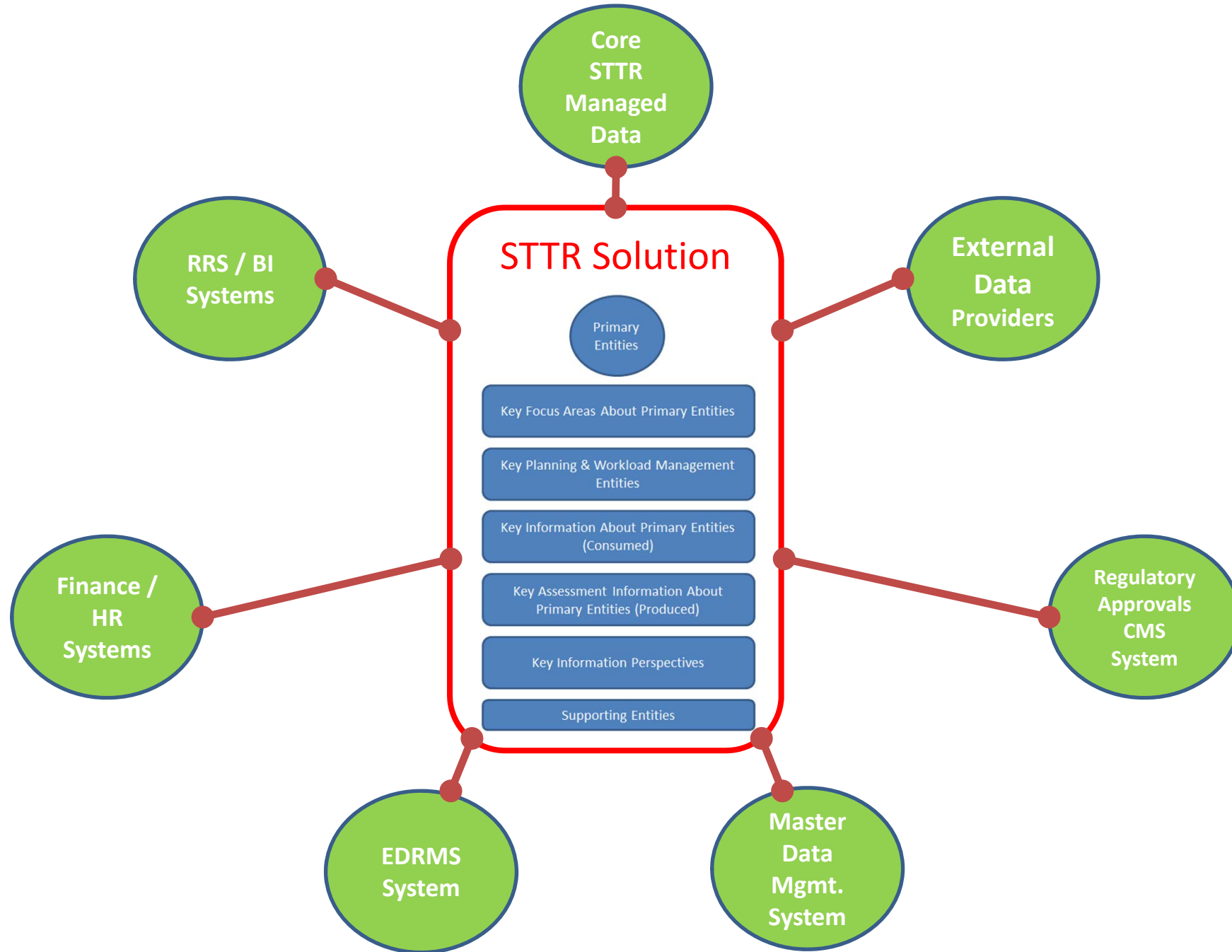


Each cell in matrix that has a rating for a significant activity is a data point (i.e. record) in this entity. e.g. Personal Auto is rated AA for Insurance Risk as part of FI Assessment Snapshot dated Nov 2015. Commercial Auto is rated AA for Insurance Risk as part of FI Assessment Snapshot dated Nov 2015

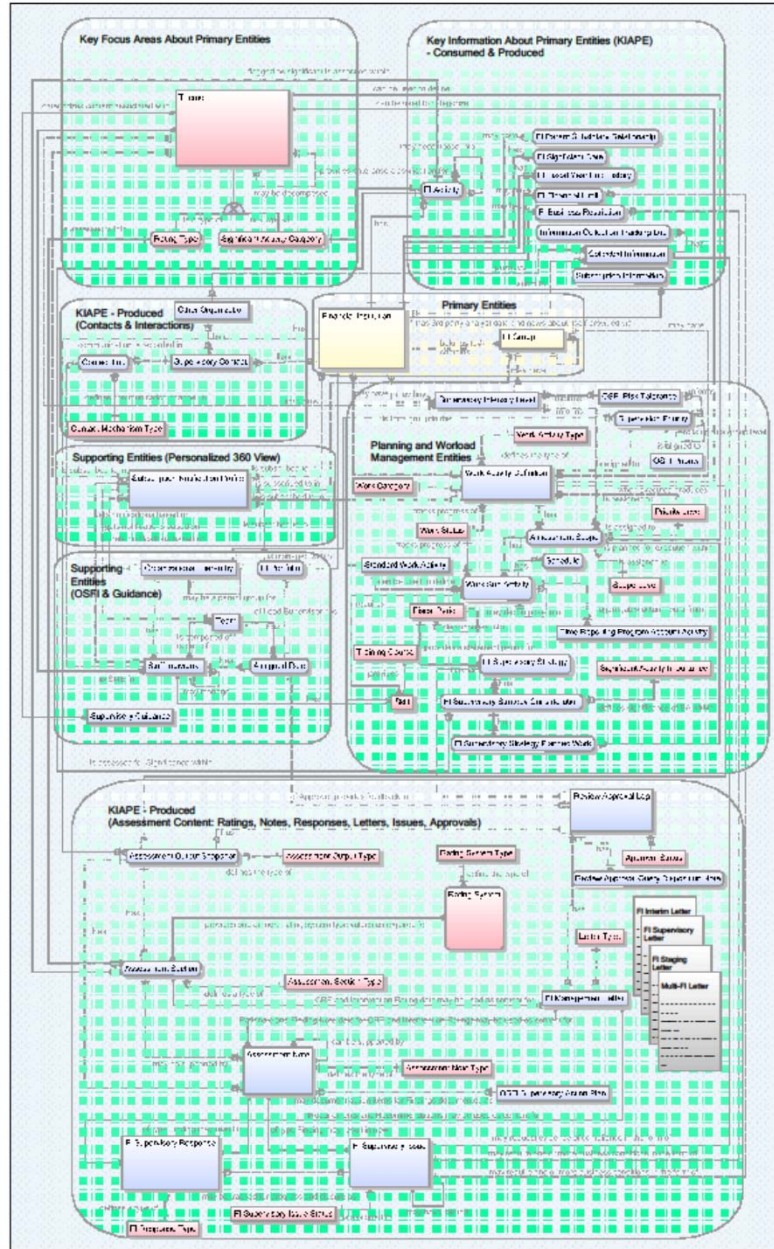
FI Ratings are documented for Significant Activities as well as for the entire FI

Each cell in matrix that has a rating for the entire FI (not for a specific significant activity) is a data point (i.e. record) in this entity. e.g. FI is rated A for Actuarial QRM, and M for Composite Risk. Note that Time Frame is an attribute of this entity and is applicable to a specific rating based on business rules. E.G. Time Frame is required for Composite Risk rating but not for Liquidity Risk Rating.

# STTR Entities and Information Integration

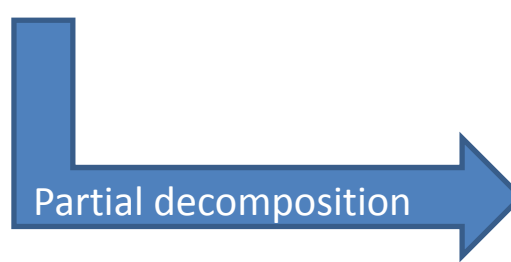
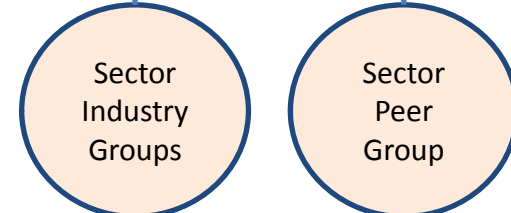
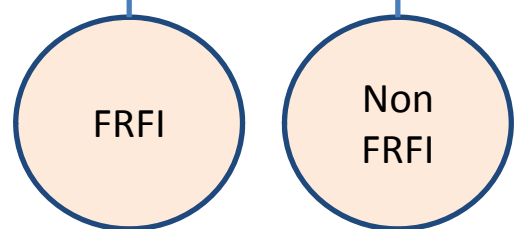
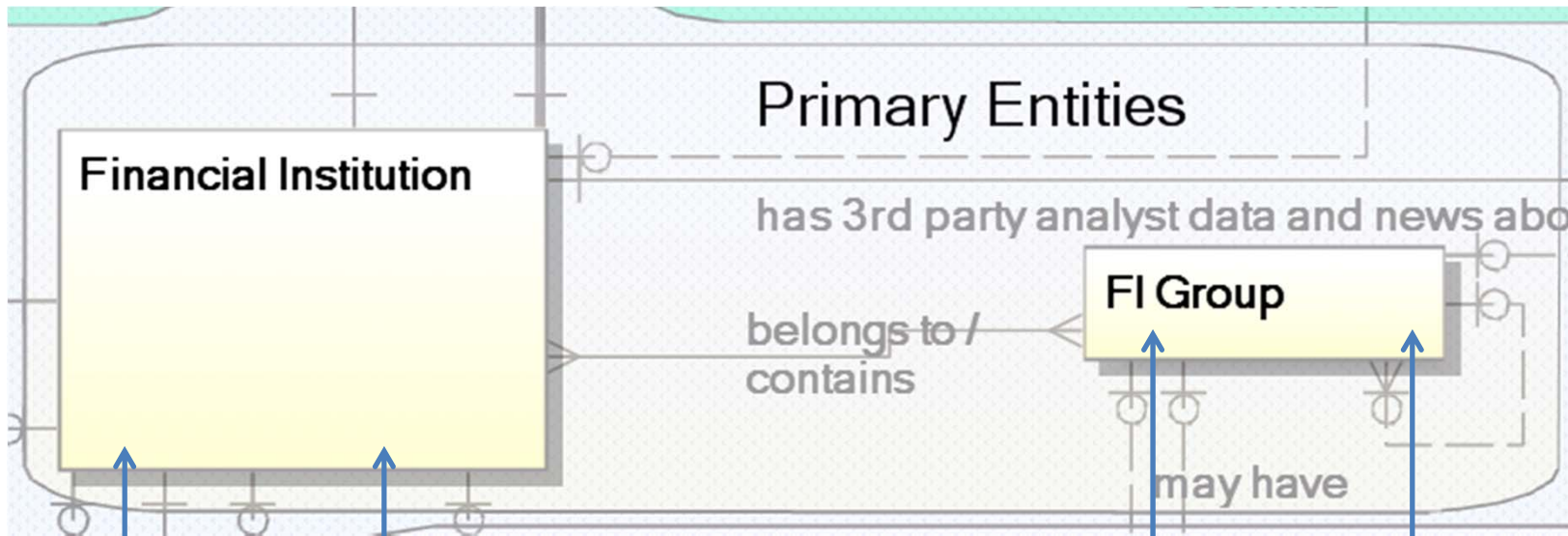


# Information Model: A deeper dive...

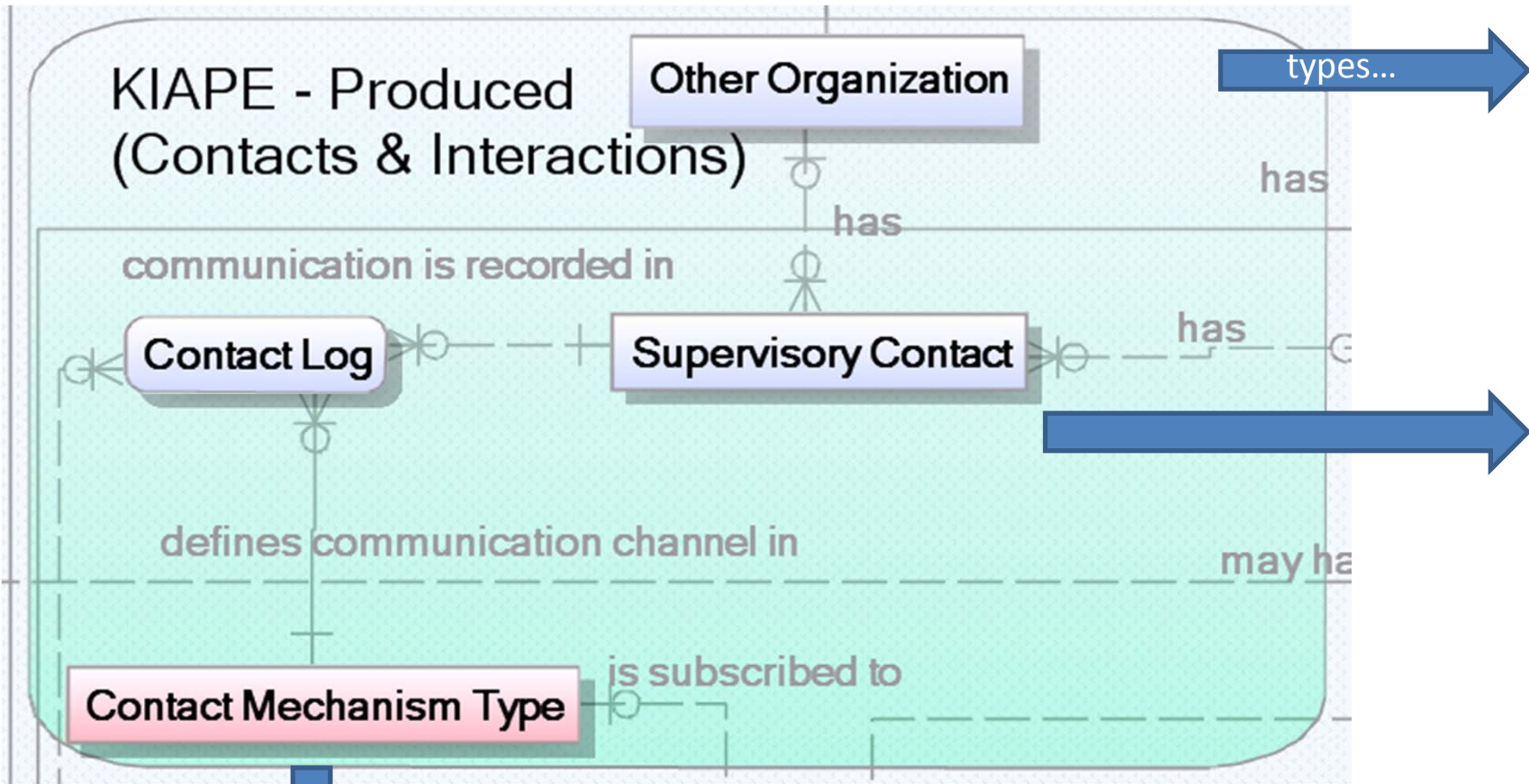


Double Click To Open  
(stop slide show first)





<b>FI Group</b>
> <b>Deposit Taking FI Group</b>
>> DTI Industry Group
>>> Bank
>>>> Domestic Bank
>>>> Foreign Bank
>>>> Foreign Bank Branch - Full
>>>> Foreign Bank Branch - Lending
>>> Corporative Retail Association
>>> Credit Union Central
>>> Foreign Representative Office
>>> Trust and Loan
>>>> Loan Company - Federal
>>>> Loan Company - Provincial
>>>> Trust Company - Federal
>>>> Trust Company - Provincial
>> DTI Peer Group
> <b>Life Insurance FI Group</b>
>> Life Industry Group
>>> British Columbia Life
>>> Canadian Fraternal
>>> Canadian Life
>>> Foreign Fraternal
>>> Foreign Life
>>> Manitoba Fraternal
>>> Nova Scotia Life
>>> Ontario Fraternal
>>> Ontario Life
>> Life Peer Group
> <b>Property and Casualty Insurance FI Group</b>
>> P&C Industry Group
>>> British Columbia P&C
>>> Canadian P&C
>>> Foreign P&C
>>> Manitoba P&C
>>> Ontario P&C
>> P&C Peer Group



- Other Organization**
- > Financial Industry Association
  - > Financial Industry Regulator
  - > Financial Regulator Association

**Supervisory Contact**  
 Contacts may be for Financial Institutions as well as for Other Organizations.

- Contact Mechanism Type**
- > Phone
  - > Email
  - > Letter



# Key Information About Primary Entities (KIAPE) - Consumed & Produced

used to define  
used to categorize

may decompose into

classification for

FI Activity

may have

FI Parent Subsidiary Relationship

has

FI Significant Date

has

FI Fiscal Year End History

may have

FI Financial Limit

may have

FI Business Restriction

Information Collection Tracking Log

provides

Collected Information

submits

Subscription Information

example types

example types...

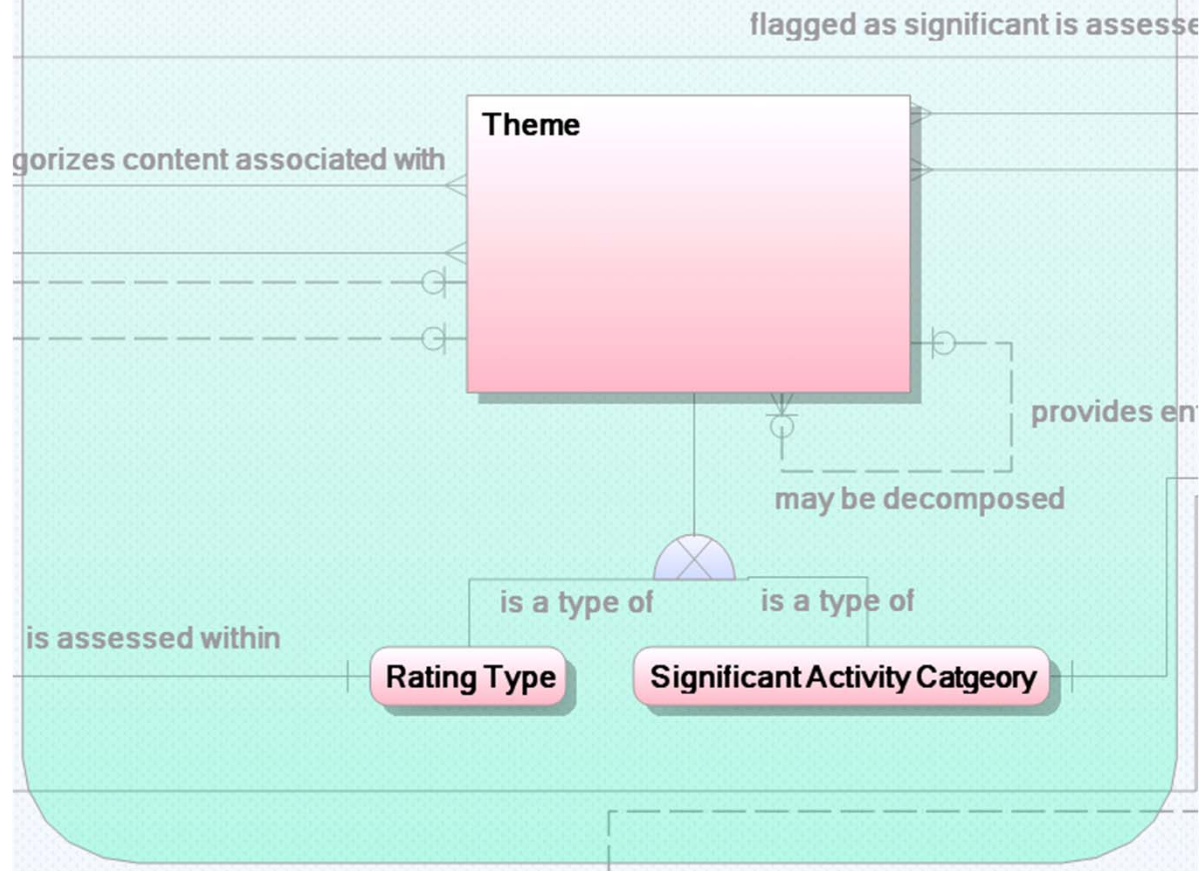
**FI Activity**  
FI Activities are assessed for significance within an FI Supervisory Strategy

**Various FI Corporate Information**  
FI Corporate Information including business conditions

**Collected Information**  
> FI Assessment Source Data  
> FI Evidence  
> FI Regulatory Return Data  
> Information Collected From Other Organizations

**Subscription Information**  
> A M Best  
> Bankscope International Financial Institution Data  
> Bloomberg Analyst Research Data  
> Dominion Bond Rating Services Analyst Data  
> Live Information Feed Data  
> Moodys Analysis Analyst Data  
> Newsdesk  
> Standard And Poors Analyst Data

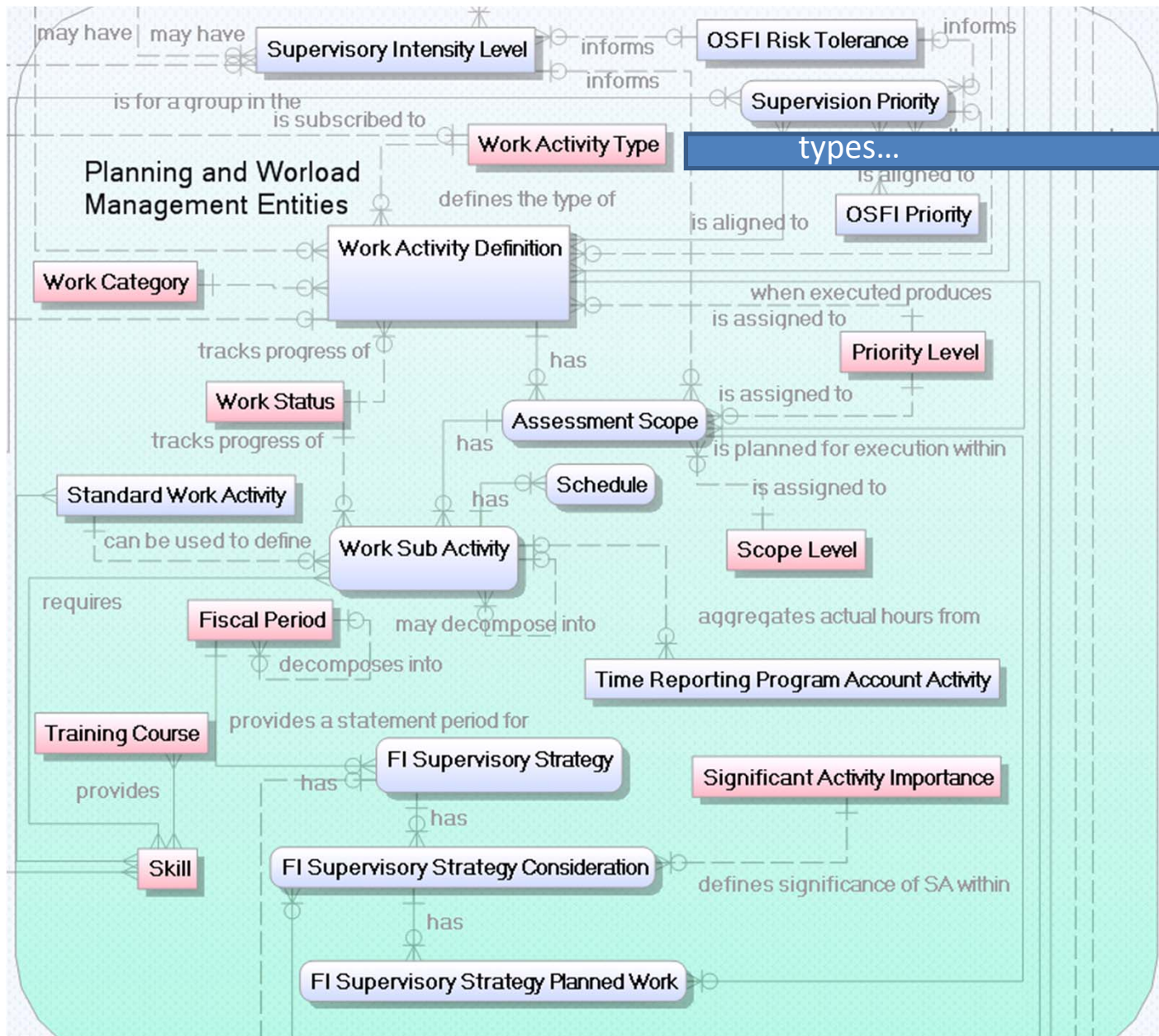
# Key Focus Areas About Primary Entities



Decomposition

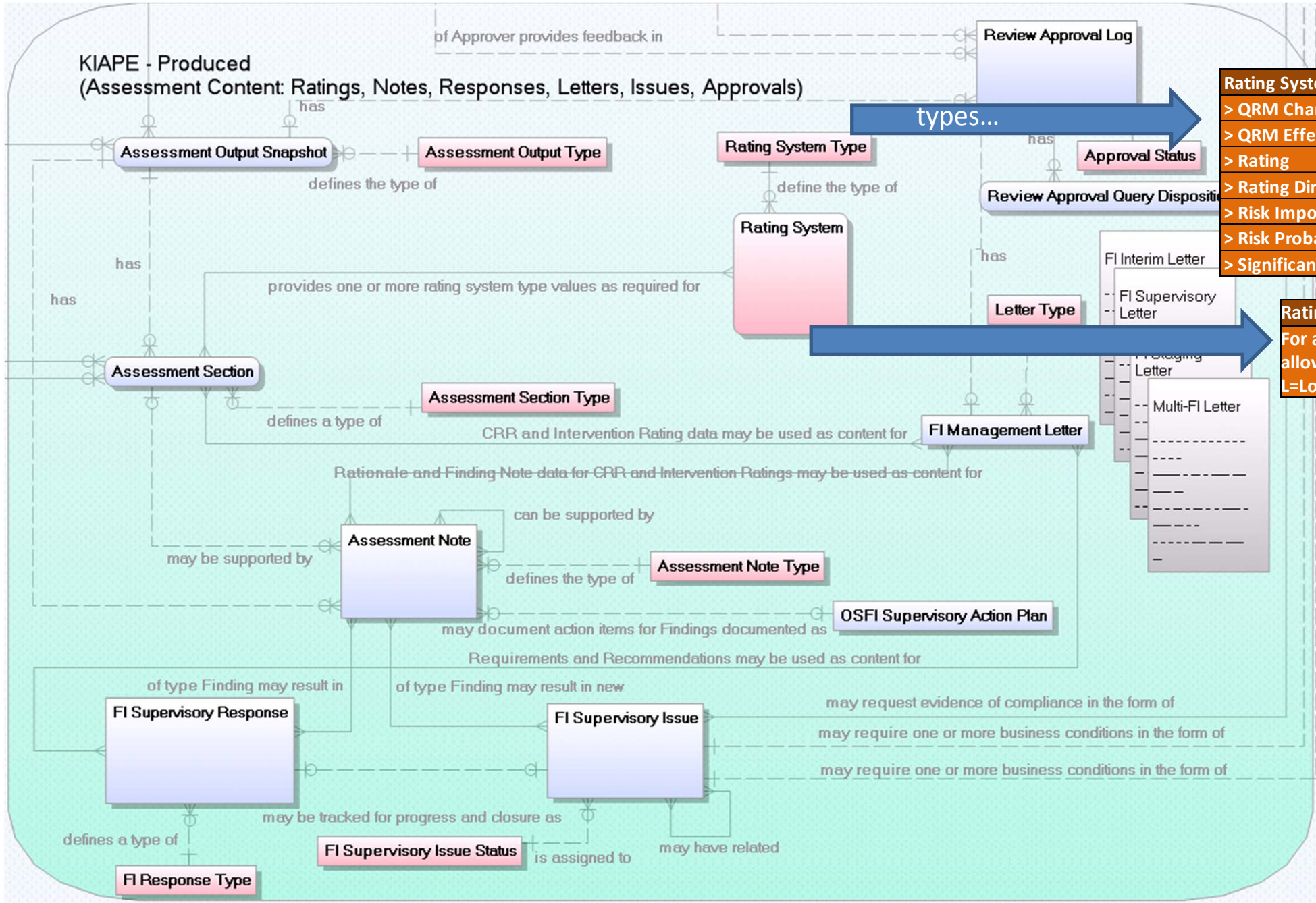
Theme
> Group Defined Theme
> Rating Type
>> Adequacy Rating Type
>>> Capital Adequacy
>>> Earnings Adequacy
>>> Liquidation Perspective Adequacy
>>> Liquidity Adequacy
>>> Out Of Canada Support Adequacy
>> Capital Model Approval Rating Type
>>> Capital Model Acceptance
>>> Capital Model Control
>>> Capital Model Integration
>>> Capital Model Methodology
>>> Capital Model Operational Use
>> Intervention Rating Type
>>> Intervention Effectiveness Rating For Financial Position
>>> Intervention Effectiveness Rating For Impact Of Results
>>> Intervention Effectiveness Rating For Likelihood Of Success
>>> Intervention Effectiveness Rating For Results Achieved
>>> Intervention Stage Rating
>> Knowledge Of Business Rating Type
>>> Business Model
>>> Risk Appetite
>> Quality Of Risk Management Rating Type
>>> Actuarial QRM
>>> Board QRM
>>> Compliance QRM
>>> Financial QRM
>>> Internal Audit QRM
>>> Liquidity Management
>>> Operational QRM
>>> Risk QRM
>>> Senior Management QRM
>> Risk Rating Type
>>> Combined Risk
>>>> Branch Risk
>>>> Composite Risk
>>>> Net Risk
>>>> Overall Net Risk
>>> Identified Risk
>>> Inherent Risk
>>>> Credit Risk
>>>> Insurance Risk
>>>> Liquidity Risk
>>>> Market Risk
>>>> Operational Risk
>>>> Regulatory Compliance Risk
>>>> Strategic Risk
>>> Operating Environment Factor
>> Watchlist Rating Type
> Significant Activity Category
> User Defined Theme





types... →

Work Activity Definition
> FI Specific Work Activity
>> Capital Model Approval Assessment
>> Cross System Review Assessment
>> FI Specific Monitoring Assessment
>> FI Specific MOU Work
>> FI Specific Planning Assessment
>> Onsite / Desk Review Assessment
>> Peer Consultation Work
>> Regulatory Approval Supervisory Assessment
> Non FI Specific Work Activity
>> Common Supervisory Consistency Work
>> Common Supervisory Methods Work
>> Common Supervisory Tools Work
>> Internal Audit Work
>> Non FI Specific Monitoring Assessment
>> Non FI Specific MOU Work
>> Non FI Specific Planning Assessment
>> Project Work
>> Regulation Related Work
> Other Activity
>> Admin
>> Leave
>> Training



types...

- Rating System Type**
- > QRM Characteristic Rating
  - > QRM Effectiveness Rating
  - > Rating
  - > Rating Direction
  - > Risk Importance
  - > Risk Probability
  - > Significant Activity Importance

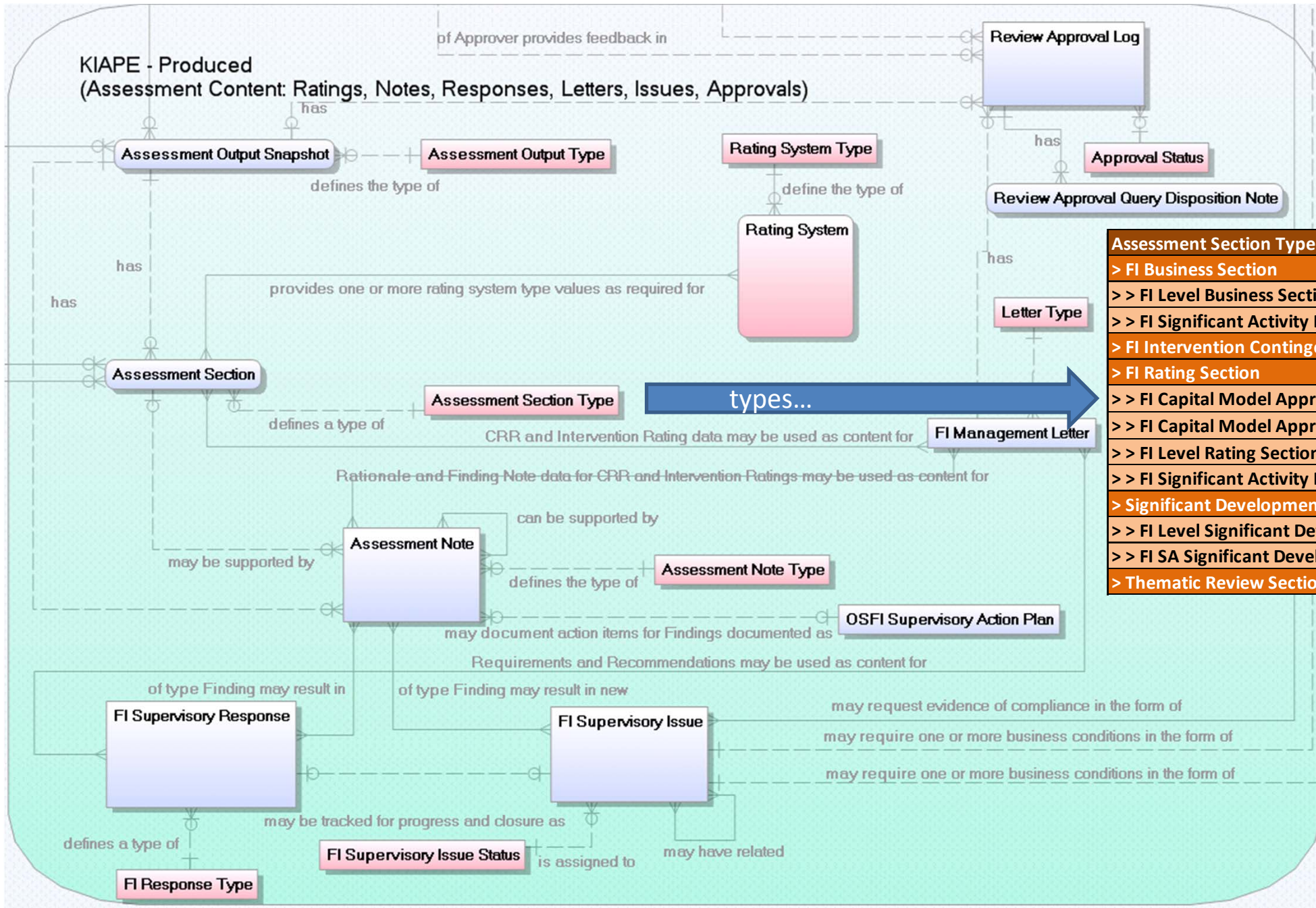
**Rating System**

For any given Rating System Type, these are the allowable values such as H=High, M=Medium, L=Low. Values can be text or numbers as required.



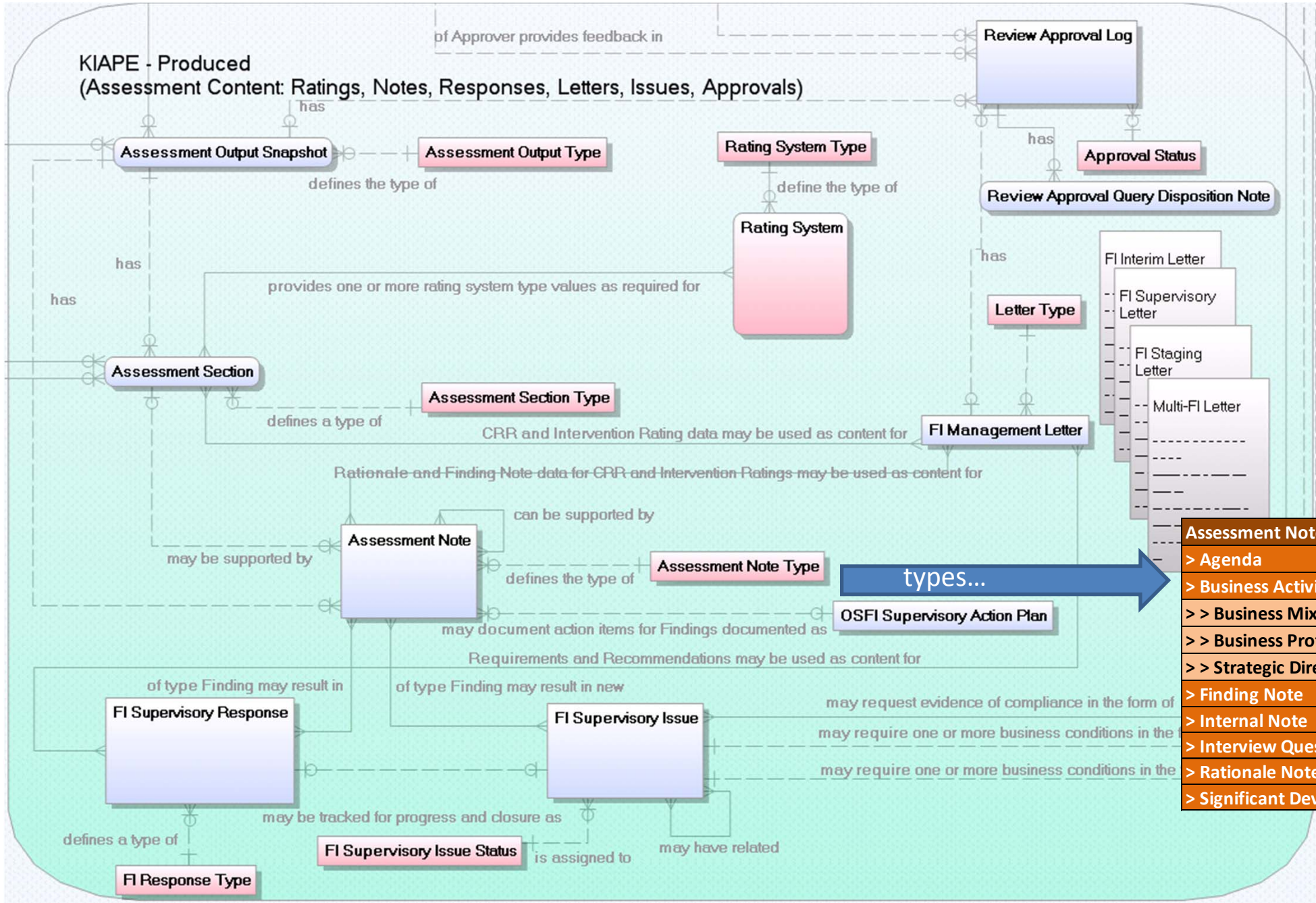






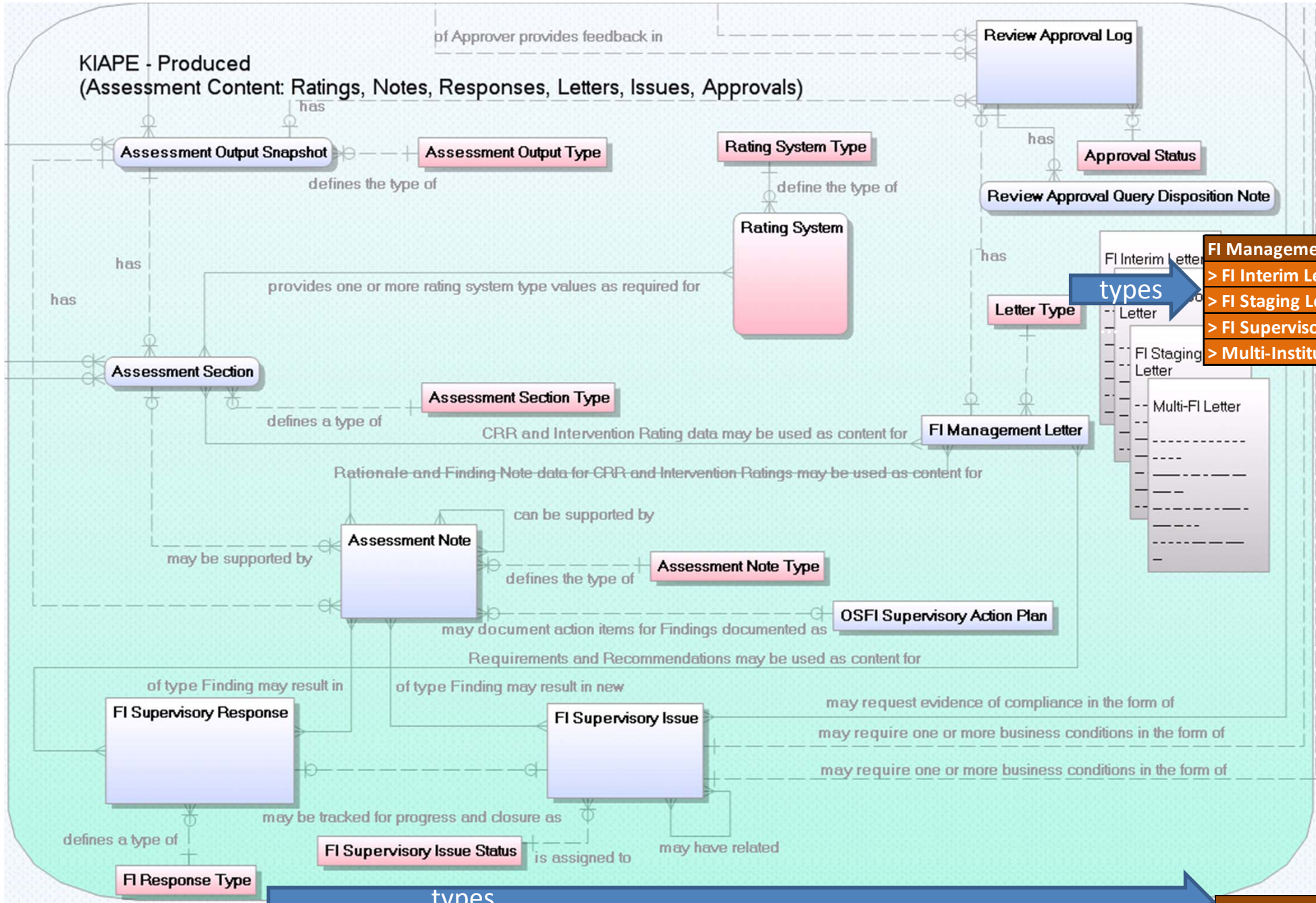
Assessment Section Type
> FI Business Section
>> FI Level Business Section
>> FI Significant Activity Business Section
> FI Intervention Contingency Plan Section
> FI Rating Section
>> FI Capital Model Approval Workstream Guidance Rating
>> FI Capital Model Approval Workstream Rating Section
>> FI Level Rating Section
>> FI Significant Activity Rating Section
> Significant Development Section
>> FI Level Significant Development Section
>> FI SA Significant Development Section
> Thematic Review Section





- | Assessment Note Type           |
|--------------------------------|
| > Agenda                       |
| > Business Activity            |
| >> Business Mix                |
| >> Business Profile            |
| >> Strategic Direction         |
| > Finding Note                 |
| > Internal Note                |
| > Interview Question           |
| > Rationale Note               |
| > Significant Development Note |



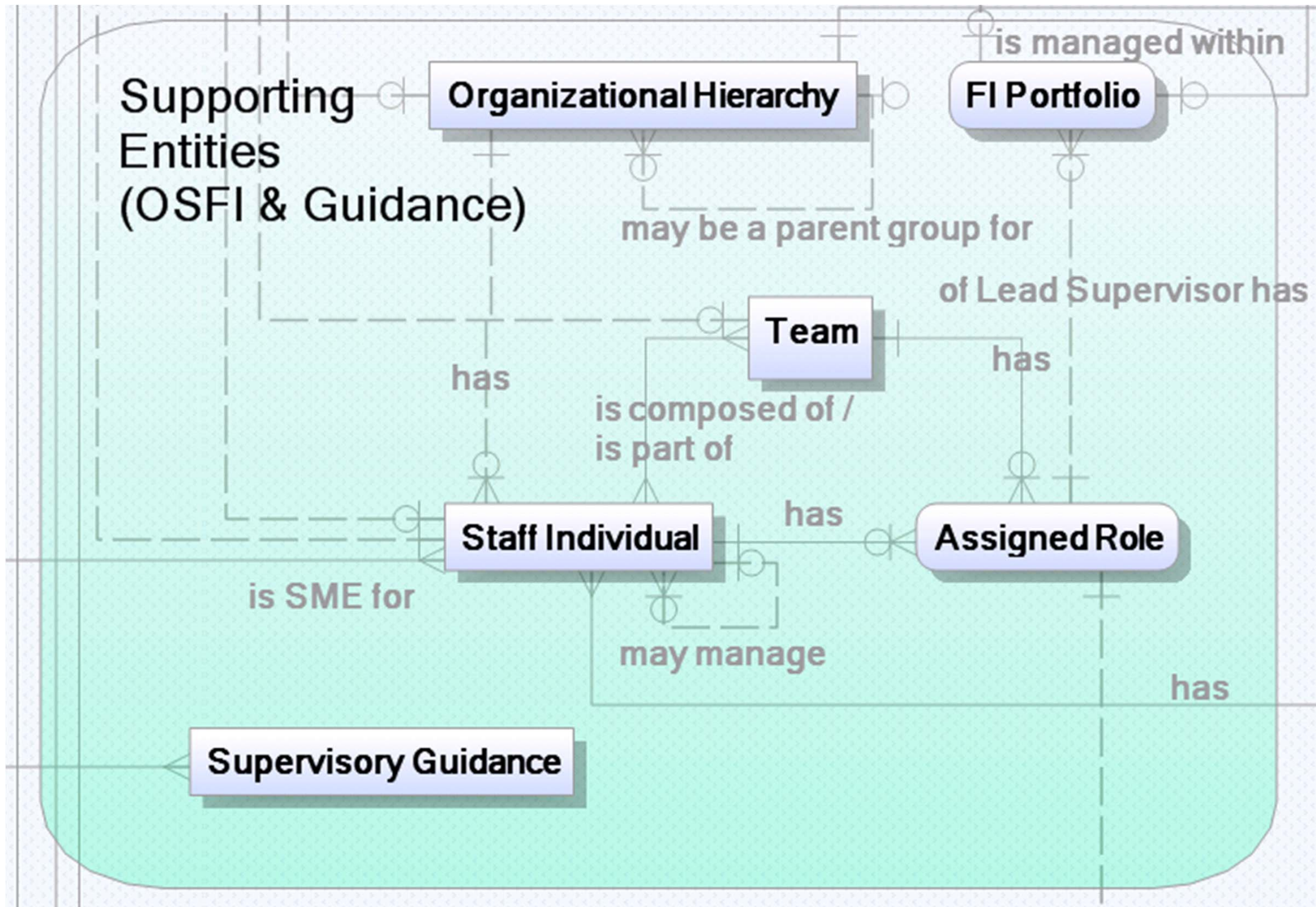


- FI Management Letter**
- > FI Interim Letter
  - > FI Staging Letter
  - > FI Supervisory Letter
  - > Multi-Institution Letter

types

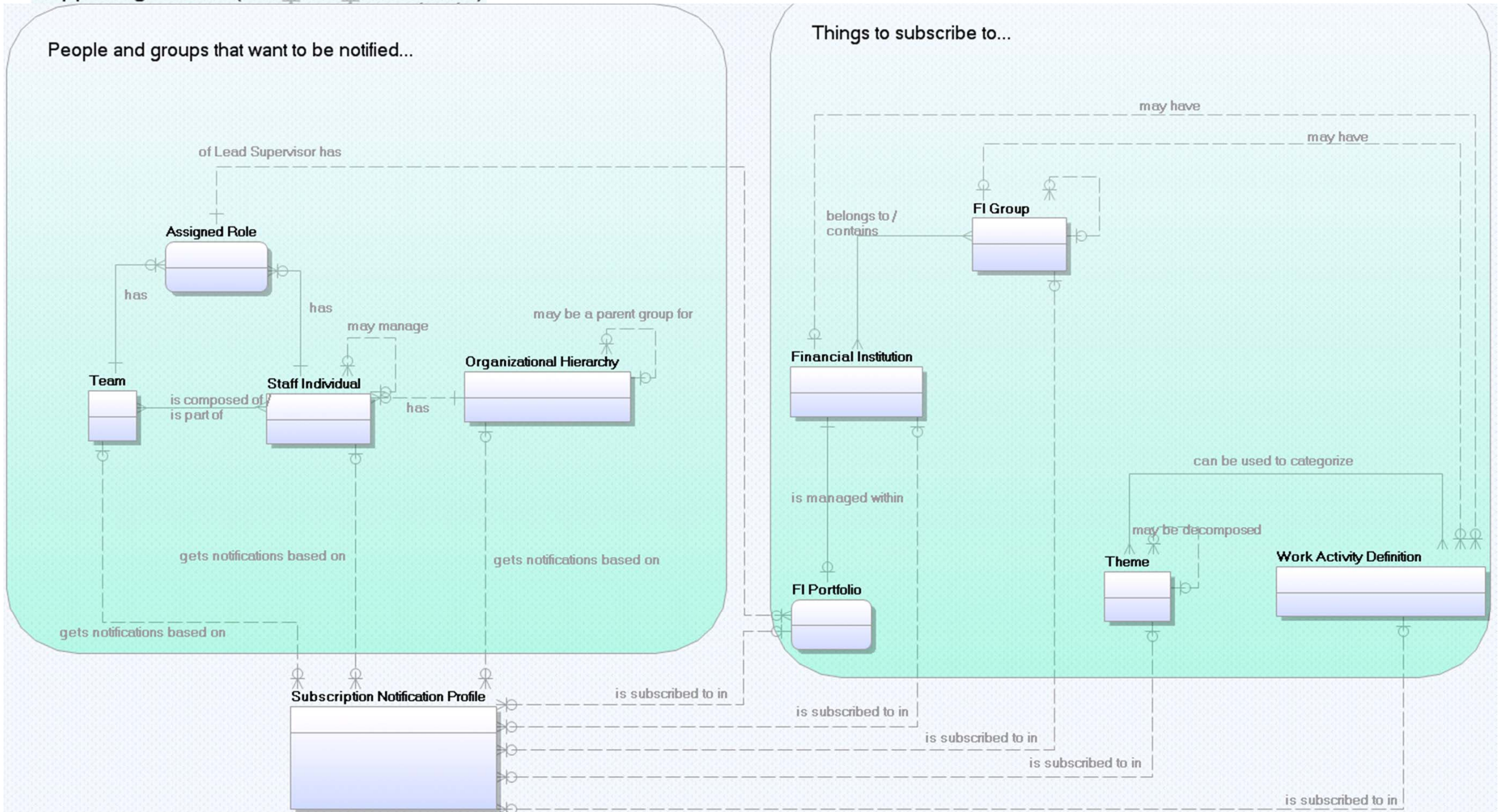
- FI Supervisory Response**
- > FI Recommendation
  - > FI Requirement
  - > FI Suggestion

types...





## Supporting Entities (Personalized 360 View)



### Subscription Notification Profile

Supports personalized notifications for either an individual or groups of individuals defined by either an organization group, team or role. Notifications are for information collected and produced (e.g. FI Evidence, Ratings), interactions with (e.g. emails) and processes (e.g. Significant Activity Review) related to a Financial Institution, Group of FIs (e.g. DSIBs, Insurance), Portfolio of FIs and/or Themes (e.g. Credit Risk). Specific processes can be subscribed to on an ad-hoc basis too, regardless of FI, FI Group, FI Portfolio or Theme subscriptions defined for an individual or group in the Subscription Notification Profile.