

Model Infinity™

A robust, centralized and regulations-compliant platform for model inventory capture and workflow management for model development, documentation, validation & reporting



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Crisil
Model Validation

For the fourth consecutive year



Centralized Model Activity Tracking >>

Powerful Workflow Engine >>

Intelligent Reports & Fragility Identification >>



A model is no longer a piece of computation that transforms inputs. Banks and regulators Across the world agree that it is now the **cornerstone of risk management activity** and the central unit of risk management activity.

With dedicated teams and defined processes to develop, test, validate, and review models, the activity around a model and its documentation has significantly increased, rendering home-grown and static **spreadsheet-based systems ineffective and unmanageable**. Regulators expect detailed audit trails, certified sign-offs on key model assumptions and behavior, and incorporation of model limitations and exceptions in a bank's model management activity.

Crisil's Model Infinity™ platform is a solution that comprehensively addresses management and regulatory challenges around model governance and lifecycle practices.

The platform creates a **centralized store of all model activities** and creates a pivotal and customized interface for various teams responsible for a model, including model risk managers, quant development teams, model validation teams, and even auditors.

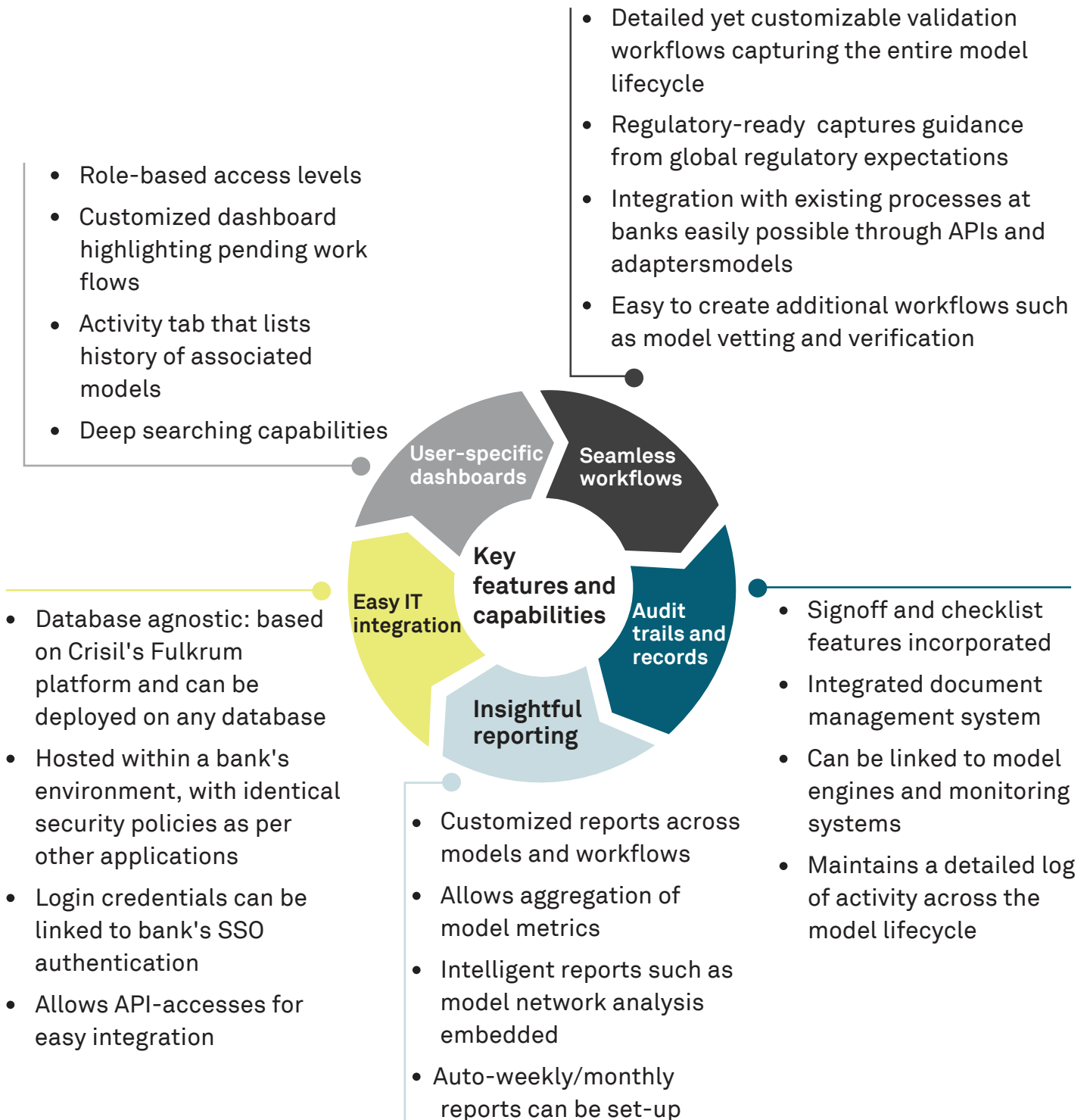
The solution ensures that model data, documentation and any exceptions are captured within the workflows, and **allows enterprise-wide reporting on model inventory and associated processes**.

The platform is designed to **incorporate guidance from various global regulations** including Comprehensive Capital Analysis and Review (CCAR), **Solvency II**, Targeted Review of Internal Models (TRIM), IFRS 9, **IFRS 17**, Supervision and Regulation Letter 11-7 (SR 11-7), and Basel III, making it an effective and powerful way of addressing modern model risk needs.

A centralized, customizable inventory of models and model activity is a gateway to a robust, competent and a regulator-ready Model Risk function

Model Infinity™ Features





Activity dashboard

Neat, material design for the platform for various model activities

Easy import allows one-click uploading of existing models on to the platform

Recent activity on models associated with this user indicated for quick reference

The screenshot shows the CRISIL Activity dashboard. On the left is a red sidebar with navigation icons. The main area is divided into 'Models' and 'Workflows' sections. The 'Models' section has buttons for 'Add New Model', 'Create Workflow', 'Export', 'Import', and 'Add Restrictions...'. Below are three model entries in a table. The 'Workflows' section has a 'Show All Workflow' button and a table with three workflow entries. On the right, an 'Activity' panel shows recent actions like 'RobG added a document...' and 'SarangB submitted Model RPS...'. A user profile icon at the bottom left indicates the dashboard is customized for the user.

Model Id	Model Name	Gr. Name	Contact Per.	Role	Sector Type	Status	Validity Status	History
AFF-P005	Flexcare	GPRM	Vikas Deswal	Model Developer	Pricing	Production	Validation Complete	[Icon]
IIC-P032	NBP: Mortgage Creditor	Retail	Sang Xhu	Model Sponsor	Pricing	Production	Validation in Progress	[Icon]
USAM-V003	JHF Par Life	US Asset	Rob Giles	Model Sponsor	Valuation	Staging	N/A.	[Icon]

Workflow Id	Workflow Name	Workflow Status	Last Note	Key Contact	Validation Status	Action
1256	Model Validation	Sponsor Review	Send to Alberto for final Signoff	Vincent Beusi	Validated	[Icon]
1266	Model Validation	Limitations Signoff	Limitation on Liquidity Added	Sang Xhu	In Progress	[Icon]
1315	Ongoing Model Monitoring	Sponsor Review	Limits breached on 12-Jun-18 Runid: A266-12062018	Alberto Ramirez	Validated	[Icon]

Activity Log:

- RobG added a document of type Model Technical Documentation for Model LIFE-A001: BRAVE 7 June, 2018
- SarangB submitted Model RPS P-001 PP20XX VX.ZIP for Validation through Workflow 1335 6 June, 2018
- AlbertoR submitted Model LTC-R004: Group Landing Spot for Validation through Workflow 1334 6 June, 2018

Model audit trail and workflow history at a click of a button

Validation workflow

Lifecycle includes all components from Model Initiation to Model Retirement

The screenshot shows the 'Model Details for ID: IICP030' page. At the top, it displays 'Model Name: Benesure' and 'Business Line: Retail Insurance'. Below is a horizontal flowchart representing the model lifecycle: Model Usage Approval (Completed) → Model Development (Completed) → Model Vetting (Completed) → Spot Check (Completed) → Technical Validation (Completed) → Remediation (In Progress) → Monitoring (Not Initiated) → Retirement (Not Initiated). A legend indicates: Green = Completed, Orange = In Progress, Grey = Not Initiated. Below the flowchart are four tabs: 1 Model Details, 2 Usage & Linkages, 3 Analytics & Measures (active), and 4 Contracts. The 'Analytics & Measures' tab shows a table of 'Analytical Technique' with columns for Technique, Description, Added by, and Added on. Below the table is an 'Add' button and an 'Add More Technique' link.

Step	Status
Model Usage Approval	Completed
Model Development	Completed
Model Vetting	Completed
Spot Check	Completed
Technical Validation	Completed
Remediation	In Progress
Monitoring	Not Initiated
Retirement	Not Initiated

Technique	Description	Added by	Added on
Mortality Standardization	Standardized Tables Used	David Lok	22-Jul-2018
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Model information and meta-data are organized in distinct categories as per industry best-practices

Analytical techniques for pricing models have standardized categorizations, making aggregated reporting streamlined

Validation workflow - model ranking and limitations

Model Ranking and Tiering is a critical component and can have customized definition, as per business lines

Model Risk Score can be calculated based on materiality, complexity and use

Limitation Id	Limitation Description	Limitation Score	Status	Severity	Compensating Control Status	Compen. Control Type	Document
LX-130	USNA Standardized Population 18-70	Mortality Tables	Permanent	Medium	None	N/A	USNA Mort J....xlsx
LX-079	Max 20 year contract	Technical	Temp - Exception Granted	Medium	Implemented	Add-on	Benesure Tech....pdf

Limitations are separately managed and have strict classification structures, making aggregated regulatory model risk reporting effective

Limitations and Compensating Controls can be directly linked to Bank's monitoring systems through APIs

Model network and linkages report

Pre-set and customized Reports are accessible from a quick, drop-down menu

Model linkage network clearly indicates the interconnectedness of models and identifies critical models

Rule-based report outputs can be configured for effective model administration



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Risk Markets Technology Awards 2021

Winner | CRISIL Ltd

Best Modelling Innovation

Crisil is a recognized industry leader in quantitative modeling, analytics, and model risk management, including being ranked #28 in the Chartis Quantitative Analytics 50 2025 report, named Category Leader in Chartis RiskTech Model Risk Management 2024 report, and a solution category award winner in Chartis STORM50 2024. [Click here to know more.](#)

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