

Advisory | Actuarial, Risk & Analytics

Deloitte in Bermuda - Actuarial Solutions driving growth and innovation through informed decisions

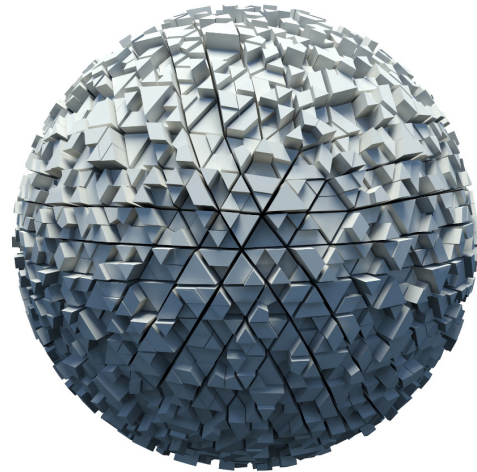
Deloitte has a diverse and versatile Bermuda-based Actuarial Practice with outreach to the largest global professional network and access to unlimited expertise to support your business. Our clients are at the center of everything we do; we strive to be your trusted partner to help deliver success. That's the Deloitte difference.

Our actuaries regularly collaborate with professionals in assurance, advisory, predictive modelling and other specialist service lines. This enables us to provide a breadth of expertise and to comprehensively solve problems in ways that differentiate us from other actuarial consulting firms.

Our Services

We provide both traditional and non-traditional service offerings to best meet the needs of re/insurers, ILS firms, captives, pension schemes, banks and non-financial entities. We have a proven track record in developing customized and practical solutions to a variety of actuarial and risk challenges.

- Loss reserve studies on a wide range of both life and P&C products including Approved Actuary and Loss Reserve Specialist Opinions
- Loss reserve specialist and claims handler services on a wide range of insurance-linked securities and catastrophe bonds
- Tailored valuation and capital modelling solutions throughout the model design, parameterization, implementation, business application, documentation and validation lifecycle



- IFRS 17 readiness and impact assessments, adoption planning and implementation support
- Strategic capital management and optimization services including jurisdictional efficiency reviews, user specific parameterization, partial and full internal capital modelling solutions
- Pricing and structuring of bespoke risk transfer solutions and captive strategies
- Strategic M&A advice, due diligence reviews and buy/sell side support
- Extensive knowledge in accounting standards including various GAAP worldwide and IFRS
- Local expertise in BMA solvency deliverables, including EBS, BSCR, CISSA and FCR
- Consultation on international insurance and banking regulatory frameworks including Solvency II and Basel III
- Support ERM programs in response to rapidly increasing expectations including gap analyses and detailed roadmaps for reaching your desired ERM capabilities
- Underwriting and operations solutions including data analytics, data warehouse design and data validation
- Full suite of CRO support tools including Key Risk Indicators, risk appetite statements and Board, rating agency and regulatory reporting
- ORSA/CISSA process design and production

Deloitte Actuarial, Risk & Analytics Team



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Gokul is a Senior Manager in the Actuarial, Risk and Analytics practice at Deloitte. He has extensive actuarial and risk management expertise spanning pricing, valuation, capital modeling, and ALM within the insurance, reinsurance, and banking industries.

He currently leads our actuarial service offerings in the long-term insurance market, and is additionally our IFRS17 actuarial lead. Gokul currently helps a diverse range of Bermuda and international clients with financial and solvency reporting, accounting and actuarial transformation, pricing and structuring risk transfer solutions, actuarial due diligence, and regulatory/market analysis.



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Andrew is a Manager and a BMA approved Loss Reserve Specialist, with global consulting experience. He has extensive knowledge in the P&C Insurance sector, specifically focusing on Reserving & Capital Modelling, Solvency II and Economic Balance Sheet reviews as per BMA regulations.

Andy currently leads our actuarial service offerings in the P&C (re)insurance market. He is an approved Loss Reserves Specialist and helps a variety of local and international clients with Technical Provisions & BSCR calculations / projections, reserve reviews, ILS offerings, risk management / underwriting process reviews and assessment of the effectiveness of reinsurance arrangements.



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Navin is a Manager with varied experience in the P&C domain covering Capital Modelling, Technical Provisions and Reserving, with a particular focus on Solvency II. He has worked in Personal and Commercial Insurance businesses at different points in his career.



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Nathan is a Senior Consultant with experience with general insurance and ILS loss reserving, audit support, and due diligence, and internal audit reviews of actuarial processes.



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Nina Ndebele is a Senior Consultant with experience including P&C (re)insurance reviews, determining capital requirements and technical provisions under the Bermuda reporting regime, M&A due diligence work and reinsurance risk transfer assessment. Her experience covers the USA, UK, Bermuda and Caribbean market.

Nina's past experience includes pension scheme valuation as well as hands on experience in Solvency II regulatory work. This includes the interpretation of regulatory guidance, stress testing, Standard Formula calculations and Pillar 2 reporting.



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Jin is a Senior Consultant in Deloitte's Actuarial, Risk & Analytics practice serving a diverse range of Bermuda and International clients with IFRS17, (re)insurance pricing, capital modeling, valuation, reserve reviews, M&A due diligence, and ILS issuance.

Prior to joining Deloitte, Jin held roles in ALM and valuation at a large global life insurer, where she supported the reporting of key portfolio performance metrics and reserves, stress testing, and capital adequacy analysis for a variety of life insurance products. She also formerly held a consulting role in the Canadian pension industry.

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