

Advisory | Actuarial, Risk & Analytics

Deloitte in Bermuda - actuarial solutions driving informed decisions

Deloitte has the leading actuarial consultancy practice of the Big Four professional services firms. In Bermuda, we have a strong, locally-based team with wide-ranging technical and commercial experience and the market insights you need.

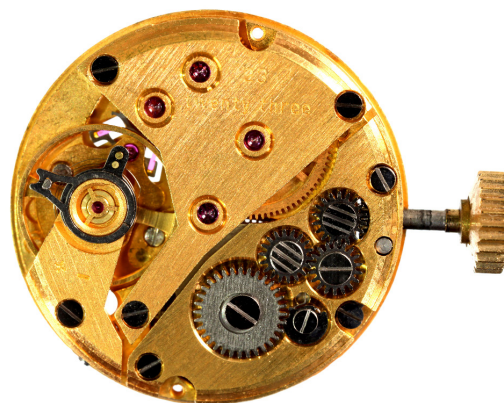
We provide a robust consulting service with both traditional and non-traditional service offerings to assist insurers, reinsurers, captives, pension schemes, banks and non-financial related entities.

Our actuaries regularly partner with professionals in accounting and other specialist service lines. This enables us to provide a breadth of expertise and tackle problems not possible in most other actuarial consulting firms.

We have a proven track record in developing robust and practical solutions to a variety of actuarial and risk challenges.

Our Services

- Loss reserve studies on a wide range of insured and reinsured exposures for both Life and P&C insurers, reinsurers and captives including Approved Actuary and Loss Reserve Specialist Opinions
- Relevant regulatory insight and development updates including BMA Economic Balance Sheet and ORSA/ CISSA process design and report production support for both Life and P&C businesses
- Support building Enterprise Risk Management (“ERM”) programs in response to rapidly increasing expectations including gap analyses and a detailed roadmap for reaching your desired ERM capabilities



- Full suite of CRO support tools including Key Risk Indicators, risk appetite / tolerance, Board, Rating agency and regulatory reporting
- Extensive knowledge of Solvency II, Basel II, rating agency standards and other risk management frameworks
- M&A support and due diligence reviews, both buy and sell side
- Pricing and capital solutions throughout the model lifecycle, including design, parameterization, implementation, documentation, business application and validation
- In-depth data analytics, skills, and services including data warehouse design and data / MI processes
- Benchmarking studies and industry trends insight
- Actuarial professionals on a contracted basis as a cost effective way to fill short or medium term needs

Global Strength. Local Delivery.

Our actuaries in Bermuda regularly partner with other Deloitte professionals from around the world. This enables us to provide services locally while tapping into the virtually unlimited expertise of Deloitte globally. Our locally-based team is committed to providing practical and timely solutions to all types of business queries.

Deloitte Actuarial, Risk & Analytics Team



Yulia Bruskova FIA
Director
+ 1 441 299 1387
yulia.bruskova@deloitte.com

Yulia Bruskova is a Director in our Bermuda office and leads the Actuarial practice for Deloitte across the Caribbean and Bermuda region. She has over 15 years of experience in the insurance/reinsurance industry and capital markets in Bermuda, U.K. and Europe. Yulia's expertise is in pricing, capital modelling and reserving. Her career spans P&C and Life businesses. Her current clients write a wide variety of business including property catastrophe, casualty and specialty lines across various territories of the world.



Gokul Sudarsana, FSA
Senior Manager
+ 1 441 298 1132
gokul.sudarsana@deloitte.com

Gokul Sudarsana is a Senior Manager in the Actuarial, Risk & Analytics practice of Deloitte. He has extensive actuarial and risk management experience spanning pricing, valuation, capital modeling, and ALM within the insurance, reinsurance, and banking industries. Gokul formerly led internal capital modeling at a large global life insurer, where he was responsible for the economic capital framework, development of the Own Risk & Solvency Assessment (ORSA), and integration of the risk function with capital strategy and optimization.



Hana Alnajjab
Manager
+ 1 441 298 1144
hana.alnajjab@deloitte.com

Hana Alnajjab is a manager with experience in general insurance/reinsurance actuarial reserving, capital modeling and ERM. She has good working knowledge of Solvency II and BMA regulatory regimes with experience in Standard Formula calculations and Pillar 2 reporting. She has experience in ERM framework design and implementation including risk appetite setting and monitoring. Hana also has experience with IGLOO modelling of both assets and liabilities. Her technical skills include VBA, SQL, R and Matlab.



Ting Jun Toh
Consultant
+ 1 441 298 1140
tingjun.toh@deloitte.com

Ting Jun is a Consultant with experience in actuarial reserve review for general insurers, reinsurers and captives, and providing actuarial support for audits under US GAAP, IFRS and Bermuda Statutory reporting. Ting Jun has exposure to insurance market within Bermuda and Asia-Pacific region including Singapore, Hong Kong, Malaysia, Indonesian and Vietnam. She also has experience in M&A due diligence work and Risk-Based Capital (Solvency II equivalent) regulatory work.



Nathan Moore
Senior Consultant
+ 1 441 298 1167
nathan.moore@deloitte.com

Nathan Moore is a Senior Consultant with experience in the actuarial reserve reviews for insurers/reinsurers. His clients include a wide variety of businesses and he is experienced in reserving techniques for short and long tail classes. Nathan also had experience with Solvency II related ERM projects for Lloyd's market syndicates.



Nina Ndebele
Senior Consultant
+ 1 441 298 1152
nina.ndebele@deloitte.com

Nina Ndebele is a Senior Consultant with experience in the P&C insurance industries and pensions. Nina has hands on experience in Solvency II regulatory work. This includes the interpretation of regulatory guidance, stress testing, Standard Formula calculations and Pillar 2 reporting. Nina also has experience of developing Pillar 3 reports such as Solvency and Financial Condition (SFCR) reports and Regular Supervisory Reports.

Contact information:

Deloitte Ltd.
Corner House
20 Parliament Street
Hamilton HM 12
Bermuda
Telephone:
+1 (441).292.2868

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee ("DTTL"), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as "Deloitte Global") does not provide services to clients. Please see www.deloitte.com/about for a more detailed description of DTTL and its member firms.

Deloitte Ltd. is an affiliate of DCB Holding Ltd., a member firm of Deloitte Touche Tohmatsu Limited (DTTL).

This communication contains general information only, and none of Deloitte Touche Tohmatsu Limited, its member firms, or their related entities (collectively, the "Deloitte Network") is, by means of this communication, rendering professional advice or services. No entity in the Deloitte network shall be responsible for any loss whatsoever sustained by any person who relies on this communication.

© 2017 DCB Holding Ltd. and its affiliates