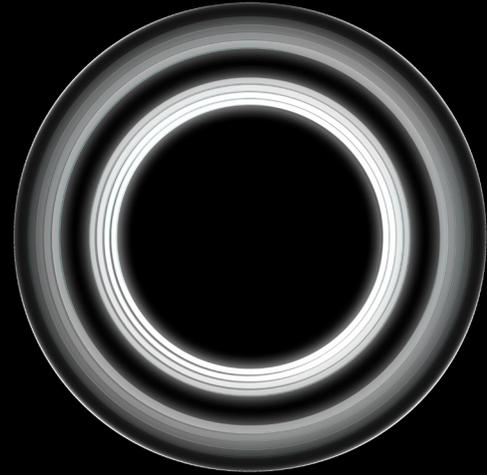




Commercial Insurance and Reinsurance

Deloitte in Bermuda - putting an unrivaled diversity of talent, skills, experience, and insight to work



Deloitte's insurance group brings together specialists from actuarial, risk, technology, tax and audit. These skill sets, combined with deep industry knowledge, allow us to provide a breadth of services to life insurers, property and casualty reinsurers, insurance broker clients, as well as many special purpose entities involved in risk transformations and distribution.

Maximising Stakeholder Value

Deloitte in Bermuda provides financial statement audits and other services covering all classes of insurers writing all lines of business. We have over 70 professionals and 8 partners dedicated to serving the insurance industry in our Bermuda office. Deloitte's leadership in serving the global insurance industry means our professionals have the specialized knowledge that is critical to addressing challenges, and we have the bench strength of industry-experienced professionals to serve you into the future.

Our Services

- Financial statement audits under US GAAP, IFRS and BMA rules
- Accounting advisory services including complex consultations
- Actuarial services
- Tax services
- Internal audit
- M&A and valuation
- Regulatory services

Deloitte in Bermuda works hand-in-hand with our global network in delivering world class service to the insurance and reinsurance industry.

Representative Clients

- Axis
- Sun Life
- The Hartford
- MetLife
- Sampo
- Endurance
- PartnerRe
- Allied
- RenRe
- XL Catlin
- Enstar
- Validus

Global Strength. Local Delivery.

Our global insurance practice includes nearly 5,000 professionals and more than 800 dedicated partners and directors. Deloitte in Bermuda and in The Virgin Islands serves 90 percent of the top 20 global insurance companies (as ranked by market capitalization) and our global financial services industry practice includes 19,300 professionals with 1,850 dedicated partners in more than 40 countries.

Deloitte Commercial Insurance Team



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John Johnston is the Chief Executive Officer of the Caribbean and Bermuda. He leads all aspects of Deloitte's operations in the region. John is also the managing partner of the Bermuda office. John has over 25 years of experience leading audits of global insurance and reinsurance companies, and with the internal control and audit requirements of the Sarbanes Oxley Act. John has led Bermuda companies through IPOs, M&As and SEC comment letters, and has audited both public and private organizations.



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Anna Burns is the Audit Leader for the Deloitte member firm serving the Caribbean and Bermuda Countries. She is the lead engagement partner and signing partner for SEC registered, global (re)insurers managing several Deloitte teams globally to deliver the audit. As a result she has deep experience in US GAAP, Internal Controls over Financial Reporting and PCAOB Audits. Anna is the lead engagement partner for hedge funds that invest in Insurance Linked Securities and weather derivatives. Anna has over 15 years of experience and has worked with clients to evaluate and audit the valuation techniques for the different insurance linked securities. Anna also has experience with due diligence and mergers and acquisition services.



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Stephen Kuzyk is a Partner with responsibility for Risk Advisory and Consulting Services. He co-leads marketing and business development efforts in the Caribbean and Bermuda Countries. Stephen has over 20 years of experience in serving property/casualty insurers and reinsurers, banks and other investment management companies. His expertise includes global reorganizations and major acquisitions, M&A due diligence, and regulatory and business consulting services.



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Muhammad Khan is a Partner in the Audit Insurance department. He has over 15 years of experience in public accounting with specialization in the reinsurance industry. Muhammad serves a wide array of assurance clients including captive reinsurance companies and alternative investments entities. In addition, Muhammad has extensive experience in M&A transactions, due diligence and other advisory services. Muhammad has also served a large healthcare provider for two years as Director of Internal Audit and Total Quality Management.



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Elizabeth is an assurance partner who specializes in financial services industry servicing the asset management, fund administration and reinsurance sectors. Her insurance experience includes serving large SEC registrants with responsibility for their annual and quarterly filings, as well as S-4 and respective purchase price allocation work. As part of this work, Elizabeth has a detailed understanding of PCAOB auditing standards, the COSO framework and internal controls.



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Brett Henshilwood is a Partner with over 15 years of risk management and internal controls audit experience. Brett has extensive experience in performing controls work on information systems, including application implementation reviews and risk assessments. Brett has led the review of internal controls and gap analyses in alignment with Bermuda's Insurance Code of Conduct, along with company risk management frameworks using benchmarking processes and best practices.



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James Dockeray is a Partner and Tax Leader of the Deloitte Caribbean and Bermuda Countries. He has over 20 years of experience serving the financial services industry in Canada, the Caribbean and Bermuda region, and the US. James has worked with numerous Bermuda, US and European based global investment managers, commercial (re)insurers and captives. He has written on US international tax issues covering FATCA, as well as developments in the ILS, (re) insurance and alternative investment markets.

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