

Risk Advisory | AML/CFT

Deloitte in Bermuda — helping clients implement anti-money laundering detection and compliance around the globe.

Deloitte's Risk Advisory (RA) practice takes a focused approach that can save considerable time, effort and cost, and may increase return on investment. This approach can also increase the likelihood of detection, promote stronger compliance, and reduce the risk of loss and damage to a company's reputation and people.

At Deloitte, we follow an enterprise wide approach to managing money laundering risk. This approach enables clients to manage their risk across lines of business and in multiple jurisdictions, while helping meet the expectations of local regulators, shareholders, employees and other stakeholders.

With in-depth experience and a global network composed of industry specialists, we understand the AML/CFT risks and complexities our clients face. We offer advisory services across the entire lifecycle of AML/CFT compliance, drawing on the breadth and depth of our AML capability to provide comprehensive, tailored solutions to many leading financial services providers, as well as smaller organizations. We can help your organization mitigate its risks related to money laundering and terrorist financing, and improve its ability to meet regulatory expectations for a sound AML/CFT program.

Our practitioners have diverse backgrounds and extensive experience in reviewing AML programs for small, mid-size and global institutions as well as providing training, addressing enforcement actions, and presenting at global compliance conferences.

Our Approach

Whether your AML/CFT needs are self identified, driven by changing standards, or the result of regulatory inquiry or investigation, Deloitte has the tools and resources to address them in a timely, efficient and high quality manner.



Our Services

- Program Assessments
- Independent Testing and Gap Assessments
- Enterprise Risk Assessment Consulting
- Know Your Customer (KYC) Consulting
- Training for all levels of employees, management and Board of Directors
- Transaction Reviews / Lookback Investigations
- Technology Consulting
- Sanctions Governance Consulting

Our Clients

Our clients include:

- Banks
- Hedge funds
- Captives
- Re-insurance companies
- Corporate service providers
- Special purpose vehicle companies
- Public sector entities which include law enforcement and regulatory authorities.

Global Strength. Local Delivery.

Our global presence allows us to complement our local team with the skills and relevant industry expertise of highly qualified professionals across the globe. This enables us to seamlessly perform large and complex cross-border business and transaction issues.

Deloitte Risk Advisory Team



Rachelle Frisby

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Rachelle specializes in providing restructuring services to Bermuda-domiciled entities such as reinsurance companies, banks, and other local operating companies. Rachelle has overseen a wide range of advisory engagements for local and regional clients including conducting investigations of bank accounts within Bermuda law firms, conducting investigations on employee theft, conducting independent business reviews of debtor clients of financial institutions, and providing acquisition due diligence services. Rachelle is a Fellow of INSOL International, a worldwide federation of accountants and lawyers who specialize in turnaround and insolvency. She is also a Certified Fraud Examiner.



Brett Henshilwood

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Brett Henshilwood has over 15 years of risk management and internal controls audit experience within the financial services industry, gained in New Zealand, UK, and Bermuda. He has extensive experience in performing controls work on information systems, including performing application implementation reviews and risk assessments. Brett has been the project manager in the completion of due diligence procedures in the review and understanding of internal controls and has performed gap analyses in alignment with Bermuda's Insurance Code of Conduct. His projects include improvement of Company risk management frameworks using benchmarking processes, best practices and providing recommended changes for implementation.

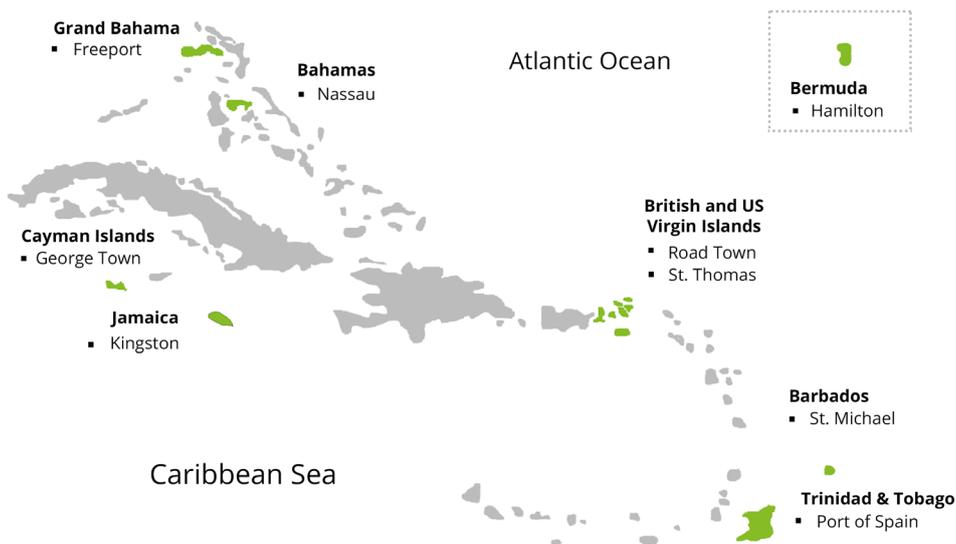


Sunny Agarwal

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Sunny has over 7 years of post qualification experience and specializes in AML/ATF, Anti-Bribery and Anti-Corruption consulting, and forensic investigations. He is a Chartered Accountant, a certified CAMS professional, and a Certified Fraud Examiner, and has assisted and led a wide range of AML engagements including transaction lookback analysis, KYC remediation, AML program assessments, Independent Audits. AML training manual adequacy, forensic investigations and fraud risk assessments.

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