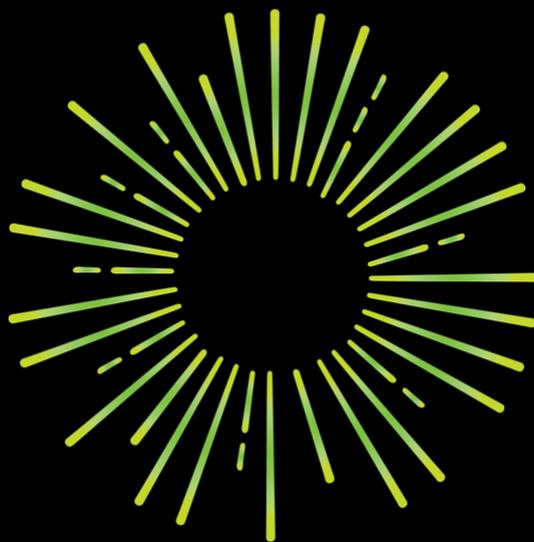




Risk Advisory | Regulatory & Legal Support

Deloitte Bermuda —
connecting trust, resilience and
security for responsible business
and enduring success.

Deloitte's Regulatory & Legal Support service offering helps clients manage regulatory compliance, enforcement actions, litigation, disputes, financial crime, and other investigation related matters (but do not include the practice of law).



Our Services

We provide a comprehensive suite of Regulatory & Legal Support services to support our clients, including:

Financial Crime

Deloitte is at the forefront of the fight against Financial Crime and is assisting the world's leading financial institutions and other exposed sectors in developing, implementing and remediating all aspects of robust Financial Crime Risk Management programs, as well as analyzing financial crimes.

- Perform compliance assessments to identify gaps in compliance and how new rules should be implemented, as well as assist in remediating gaps
- Establish appropriate management reporting that includes regulatory change management, compliance assessments, and assessing the business impact of regulatory change
- Re-design compliance activities to better embed technologies to optimize efficiency
- Design and implement a process for mapping regulatory obligations to associated controls to facilitate compliance assessments
- Address key challenges in demonstrating sound risk management to regulators
- Define and evolve the values, beliefs, and tone that supports the way the organization operates
- Conduct focused assessments using indicators and influencers to fully understand the organization's current risk culture and specific target areas in order to help strengthen it
- Improve risk management by establishing a risk intelligent culture that is reflective of ongoing changes in business strategy

Regulatory & Compliance

We help clients in regulated industries develop strategies, structures, and processes that enable a proactive assessment of regulatory trends and their impacts on business models; assist

them in aligning their business model to a changing regulatory environment; and allow them to improve oversight of regulatory and compliance risk in a cost-efficient manner.

- Assess the future landscape and define strategic objectives through an integrated regulatory compliance strategy and target operating model
- Develop optimized compliance organizational models and legal entity structures to support businesses with defined roles and responsibilities
- Design and implement a process for mapping regulatory obligations to associated controls in order to facilitate compliance assessments
- Perform compliance assessments, including focused assessments using indicators and influencers, to identify compliance gaps, assist in remediation, demonstrate sound risk management to regulators and strengthen the organization
- Develop an approach to managing regulatory change and how new rules should be implemented
- Establish appropriate management reporting, including regulatory change management, compliance assessments, and assessing the business impact of regulatory change
- Re-design compliance activities to better embed technologies to optimize efficiency
- Establish a risk intelligent culture reflective of ongoing changes in business strategy

Global Strength. Local Delivery.

Our Bermuda practice is supported by the Global Deloitte Network, allowing us to provide immediate responses in almost any setting. On a global scale, we have 11,000 risk management and security professionals which includes over 400 incident response and computer forensics specialists. Within our Caribbean and Bermuda Countries we have 50+ risk management and security professionals and over 5 incident response and computer forensics specialists.

Deloitte Risk Advisory Team



Brett Henshilwood

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Brett Henshilwood has over 20 years of risk management and internal controls audit experience within the financial services industry, gained in New Zealand, UK, and Bermuda. Brett leads the operational risk services across the Caribbean and Bermuda countries. He has extensive experience in leading co-sourced internal audit engagements, technology assurance, cyber risk and risk management projects. 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 global frameworks including Bermuda's insurance code of conduct.



Junaid Ahmed

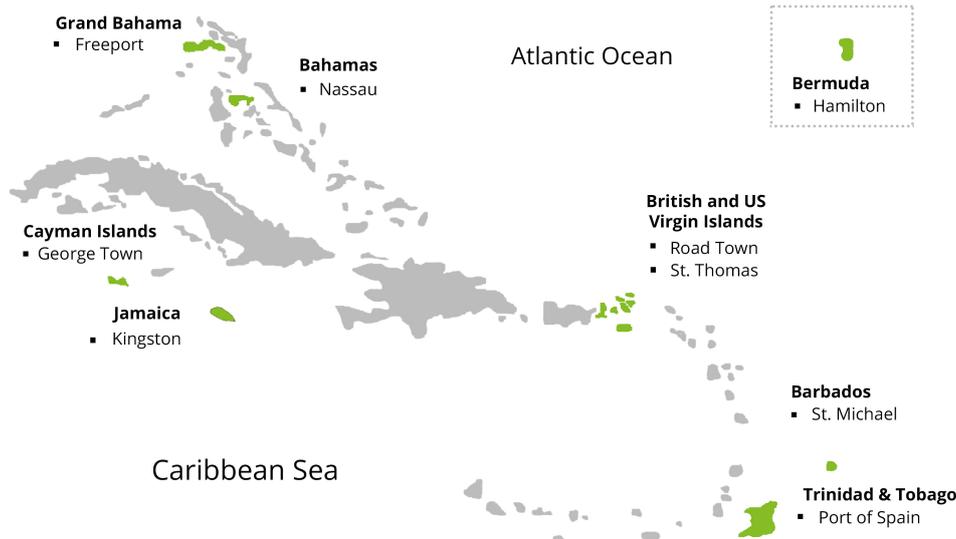
Manager

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Junaid Ahmed is a Manager with over 7 years of experience in the financial service industry. His portfolio include various assignments that have developed his skill set specific to financial services Internal Audit / SOX and risk management. He leads a range of challenging engagements through the planning, execution and conclusion stages of risk based internal audits, internal control system implementation and validation, operational and regulatory compliance reviews and other AML/CFT related engagements in the financial sector.

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