

# Insurance Industry Services

*Helping to chart  
a new course  
in a changing world*



## Insurance Industry Services

The insurance industry is facing change on an extraordinary scale. Deloitte insurance industry services can help you improve profitability while balancing the demands of regulatory change and shifting customer expectations. Our multidisciplinary approach brings together specialists in actuarial, risk management, strategy, operations, technology, tax and audit. Deloitte can help you to anticipate change and capitalize on emerging opportunities.

Deloitte's insurance services include:

### Customer & Business Growth

- Business transformation
- Customer transformation
- Innovation management
- Business model transformation
- Emerging markets & International expansion

### Digital & Technology

- Digital initiatives
- Emerging Technology/ Connected devices
- Fintech / Blockchain
- Technology Initiatives

### Analytics

- Operation Analytics
- Prediction Model
- Area market data analytics

### Cyber Risk

- Threat intelligence & monitoring
- Secure development lifecycle
- Incident response & resilience
- Cyber monitoring

### Operational Excellence

- Target Operating Model
- ABC Analysis
- Operating Performance
- Insurance ERM / ORSA support services

### Culture, Talent & Leadership

- Talent
- Leadership Development
- Organization

### M&A

- Strategy & Pre-Deal
- Deal Execution
- Value Evaluation
- Post-Merger Integration
- Restructuring

## Audit and Accounting

- Statutory audits
- International and US GAAP audits
- Audits of internal controls
- Accounting related advisory
- Reporting processes implementation
- Post merger integration services (financial reporting)
- SSAE16 service auditor reports

## Enterprise Risk and Regulatory

- Corporate governance
- Regulatory compliance
- Internal control
- Implementation of new regulations such as Solvency II and anti-money laundering
- Internal audit
- Control assurance
- Security and privacy technology
- RAF services
- Stress testing advancement support services

## Tax

- Tax compliance
- Tax reserve reviews
- Insurance product taxation
- Transaction structuring
- Transfer pricing

## Forensic

- Investigation
- Insurance claims and litigation support

## Actuarial and Insurance Solutions

- Appointed actuary services
- IFRS/Solvency II
- Insurance portfolio valuations
- Product development support
- New Insurer establishment / portfolio transfer
- Policy reserve and loss reserve valuation
- Model review and evaluation
- Internal audit support (actuarial)
- Capital modeling

## Corporate Pension Business Consulting

- Actuarial evaluations under IFRS, US GAAP and J-GAAP
- Internal controls
- Pension market and investment industry analysis
- Defined contribution pension business (401k) consulting

## Pension Advisory

- Plan design
- Portfolio consulting
- Evaluations

## The insurance practice at Deloitte

Our Japanese insurance practice, comprising more than 160 professionals, is a dedicated group consisting of senior professionals from all areas of the business, many of them with first-hand experience of working in the industry. Deloitte provides a spectrum of assurance and advisory, enterprise risk, tax, actuarial, regulatory and consulting services to clients in every sector of the insurance industry: property & casualty, life & health, reinsurance and specialty lines.

Globally, our member firm's insurance practices are made up of over 5,000 professionals. With established insurance practices in all the major insurance centres across the globe, Deloitte has a truly global reach.

Deloitte Tohmatsu Group (Deloitte Japan) is the name of the Japan member firm group of Deloitte Touche Tohmatsu Limited (DTTL), a UK private company limited by guarantee, which includes Deloitte Touche Tohmatsu LLC, Deloitte Tohmatsu Consulting LLC, Deloitte Tohmatsu Financial Advisory LLC, Deloitte Tohmatsu Tax Co., DT Legal Japan, and all of their respective subsidiaries and affiliates. Deloitte Tohmatsu Group (Deloitte Japan) is among the nation's leading professional services firms and each entity in Deloitte Tohmatsu Group (Deloitte Japan) provides services in accordance with applicable laws and regulations. The services include audit, tax, legal, consulting, and financial advisory services which are delivered to many clients including multinational enterprises and major Japanese business entities through over 8,700 professionals in nearly 40 cities throughout Japan. For more information, please visit the Deloitte Tohmatsu Group (Deloitte Japan)'s website at [www.deloitte.com/jp/en](http://www.deloitte.com/jp/en).

Deloitte provides audit, consulting, financial advisory, risk management, tax and related services to public and private clients spanning multiple industries. Deloitte serves four out of five Fortune Global 500® companies through a globally connected network of member firms in more than 150 countries bringing world-class capabilities, insights, and high-quality service to address clients' most complex business challenges. To learn more about how Deloitte's approximately 225,000 professionals make an impact that matters, please connect with us on [Facebook](#), [LinkedIn](#), or [Twitter](#).

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](http://www.deloitte.com/about) for a more detailed description of DTTL and its member firms.

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. Before making any decision or taking any action that may affect your finances or your business, you should consult a qualified professional adviser. No entity in the Deloitte Network shall be responsible for any loss whatsoever sustained by any person who relies on this communication.

© 2016. For information, contact Deloitte Touche Tohmatsu LLC., Deloitte Tohmatsu Consulting LLC., Deloitte Tohmatsu Financial Advisory LLC., Deloitte Tohmatsu Property Risk Services Co., Ltd., Deloitte Tohmatsu Tax Co.

Member of  
**Deloitte Touche Tohmatsu Limited**