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.

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