Deloitte.

Audit & Assurance

Commercial Insurance and Reinsurance

Deloitte 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 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.

Deloitte Bermuda works hand-in-hand with our global network in delivering

world class service to the insurance and reinsurance industry.

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

Global Strength. Local Delivery.

Our global insurance practice includes nearly 18,000 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 94,000 professionals with more than 4,000 dedicated partners in more than 40 countries.

Deloitte Commercial Insurance Team



Anna Burns
Partner
+ 1 441 299 1396
anna.burns@deloitte.com

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.



Heldar Carreiro
Partner
+1 441 299 1308
heldar.carreiro@deloitte.com

Heldar Carreiro is an Audit Partner experienced in public accounting with specialization in the reinsurance industry, including serving as audit partner and engagement quality control reviewer on numerous commercial and captive insurers.



Brett Henshilwood
Partner
+ 1 441 299 1395
brett.henshilwood@deloitte.com

Brett Henshilwood is a Partner with 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.



Stephen Kuzyk
Partner
+ 1 441 299 1370
stephen.kuzyk@deloitte.com

Stephen Kuzyk is a Partner with responsibility for Risk Advisory and Consulting Services. Stephen has experience in serving property/casualty insurers and reinsurers, banks and other investment management companies.



Jimmy Caplice
Partner
+1 441 298 1116
jimmy.caplice@deloitte.com

Jimmy Caplice is a Partner specializing in providing audit and advisory services to the general (re)insurance industry. He has experience working with financial services companies, primarily with SEC-registered global insurers.



Andy DeGregorio
Partner
+1 441 299 1870
andy.degregorio@deloitte.com

Andy Degregorio is a Partner with US tax experience working with clients globally and in the US. He has served various companies within the financial services industry, including P&C and life insurance, reinsurance, captives, ILS funds, private equity, banks, and hedge funds.



Muhammad Khan
Partner
+ 1 441 299 1357
muhammad.khan@deloitte.com

Muhammad Khan is a Partner in the Audit Insurance department and has 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.



Eric Wehrwein
Partner
+1 441 299 1261
eric.wehrwein@deloitte.com

Eric Wehrwein is an Audit Partner with experience leading external and internal audit teams as well as advisory engagements with international reinsurance companies, rangeing across general property and casualty, specialty, and catastrophe reinsurers.



Beth CavaPartner
+ 1 441 299 1397
elizabeth.cava@deloitte.com

Beth Cava 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.



Kelvin LamPartner
+1 441 298 1111
kelvin.lam@deloitte.com

Kelvin Lam is an Actuarial Partner with a focus on providing consulting, assurance and system implementation services to multinational insurance clients. He has worked on consulting engagements, provided actuarial advisory, supported actuarial modernization and M&A projects.

Deloitte Ltd.
Corner House
20 Parliament Street
Hamilton HM 12
Bermuda
+1 (441) 292 1500

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited ("DTIL"), its global network of member firms, and their related entities (collectively, the "Deloitte organization"), DTIL (also as "Deloitte Global") and each of its member firms and related entities are legally separate and independent entities, which cannot obligate or bind each other in respect of third parties, DTIL and each DTIL member firm and related entities is liable only for its own acts and omissions, and not those of each other. DTIL does not provide services to clients. Please see were client to learn more. Deloitte Lot is an affiliate of DCB Holding Ltd., a member firm of Deloitte Toucher Tohmatsu Limited Deloitte provides industry-leading audit and assurance, tax and legal, consulting, financial advisory, and risk advisory services to nearly 90% of the Fortune Global 500% and thousands of private companies. Our professionals deliver measurable and lasting results that help reinforce public trust in capital markets, enable clients to transform and thrive, and lead the way toward a stronger economy, a more equitable society and a sustainable world. Building on its 175-plus year history, Deloitte spars more than 150 countries and territories. Learn how Deloittes more than 415,000 people worldwide make an impact that matters at a waveferite com. This communication contains general information only, and none of Deloitte Touche Tohmatsu Limited ("DTIL"), its global network of member firms or their related entities (collectively, the "Deloitte organization") 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 representations, warranties or undertakings (express or implied) are given as to the accuracy or completeness of the information in this communication, and none of DTIL, its member firms, related entities, employees or agents shall be liable or responsible