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Advisory | Actuarial & Insurance Solutions

Deloitte Bermuda | Empowering business leaders to make strategic and informed decisions

Deloitte has one of the largest actuarial professional services firms in the world with a network of over 1,300 actuaries. Our Actuarial & Insurance Solutions market offering helps business leaders in Life, Health and Property & Casualty insurance industries as well as self-insured entities make informed decisions to grow revenue, manage risk and capital, and reduce operational costs to address critical business challenges.

Our actuarial practice is a part of this extensive global network of actuaries and will provide access to a deep pool of resources and expertise to support your business. Our actuarial and insurance consulting practitioners regularly collaborate with other Deloitte professionals on cross-functional and cross-border engagement teams. This enables us to provide a breadth of expertise and comprehensively solve problems in ways that differentiate us from other actuarial consulting firms.

Our Services

We provide both traditional and non-traditional service offerings to best meet the needs of (re)insurers, ILS structures, asset managers, captives, pension plans, banks, and non-financial entities. We have a proven track record in developing customized and practical solutions to a wide range of actuarial and risk challenges.

Core Actuarial - Fundamental aspects of actuarial consulting including financial reporting, actuarial pricing and reserving, financial modelling, and actuarial modelling.



Regulatory, Risk & Capital Advisory - Advisory and technology implementation services relating to risk and capital management.

- Approved Actuary and Loss Reserve Specialist roles
- Support with regulatory BSCR submissions
- IFRS 17 Implementations
- US GAAP Long Duration Targeted Improvements (LDTI) Implementations

Finance & Actuarial Transformation - Advisory and technology implementation services relating to actuarial and insurance operations transformations, operating models, tools, and systems.

- Managed Actuarial Services (MAS)
- Actuarial Modelling Centre (AMC)
- Actuarial Process Re-engineering

Actuarial Due Diligence - Support on appraisal procedures and pro-forma modelling on M&A, reinsurance transactions, and other structured risk transfer solutions.

ILS - Serve as Claims Reviewer and Loss Reserve Specialist for Catastrophe Bonds.

New Business Operations - Assist new insurance, reinsurance, and captive market entrants in jurisdictional analysis, business planning, and licensing.

Advanced Analytics - Informed insights through the statistical analysis of large quantities of information.

Deloitte Actuarial & Insurance Solutions Team



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

Kelvin is the actuarial practice leader in Bermuda and the Caribbean region. He has extensive experience serving insurance and reinsurance clients across North America, advising on actuarial valuation, IFRS17 implementation, financial reporting, ALM, capital management, and regulatory compliance. His background also includes M&A due diligence support, managing external/internal audit services, and delivering model and system implementations.



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Nina Coetzer is a Manager in Deloitte Bermuda's actuarial practice. She is a qualified actuary with a diverse background in reserving, capital and risk modelling and IFRS and EV reporting. Prior to joining Deloitte, Nina worked for a global consulting company in South Africa for 5+ years.



Thuan Ho Director + 1 441 299 1887 thuan.ho@deloitte.com

Thuan Ho is a Director in Deloitte Bermuda's actuarial practice. He is experienced with reserving, pricing, capital management and financial modelling for all major property and casualty insurance lines of business and has assisted clients with loss reserving, regulatory reporting and capital requirements and performing due diligence procedures. Thuan is currently approved by the Bermuda Monetary Authority as Loss Reserve Specialist.



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Alistair Lynch is a Manager in Deloitte Bermuda's actuarial practice. He is a qualified actuary with a background in the London Market across reserving and capital modelling. Alistair has extensive experience with various regulatory regimes and accounting standards including Solvency II and IFRS 17.



Clayton Chuah Senior Manager + 1 441 299 1372 clayton.chuah@deloitte.com

Clayton Chuah is a Senior Manager in the actuarial team with a diverse background in valuation, pricing, and risk management for long-term insurance products. He is a qualified actuary that currently serves a variety of actuarial functions for life reinsurers in Bermuda including audits, capital requirement reviews, Appointed Actuary roles, and IFRS 17 implementation.



Nathan Moore Manager + 1 441 298 1167 nathan.moore@deloitte.com

Nathan is a Manager in Deloitte Bermuda's Actuarial & Insurance Solutions team. He has experience in the actuarial reserving reviews for reinsurers and insurers, with specialization in reserving for catastrophic losses. He also has experience with Solvency II related projects for Lloyd's market syndicates, and due diligence for M&A transactions involving reinsurers.

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