



Actuarial & Insurance Solutions

Liquidations & Restructuring

The Liquidation & Restructuring Landscape in Bermuda

Bermuda remains a prime destination for insurance companies, thanks to its sophisticated regulatory environment and deep talent pool with expertise in risk management, asset and liability management (ALM), and capital and liquidity management. However, insurers face increasing global challenges, including stricter regulations and, in some cases, structural or financial issues that may prevent them from fulfilling promises to policyholders.

Deloitte is here to help clients navigate these challenges and develop practical, commercial solutions. Our approach is guided by efficiency, economy, and effectiveness. We can support clients through judicial insolvency proceedings, restructuring efforts, or structured sales, helping to optimize recoveries and eventual distributions to policyholders, creditors and other key stakeholders.

How We Can Help You



Restructuring and M&A

We provide advice and support on maximizing recoveries, improving financial performance, and resolving structural or solvency issues. As the actuarial team, we help with independent valuations of policyholder liabilities and illiquid assets to produce an accurate view of the balance sheet and overall profitability of an insurance company. We focus on optimizing the transaction value from the sale of an insurer's going concern business to prospective acquirers and vendors and we help our clients to make informed decisions. Upon winding up of a company, we ensure that the return to creditors and policyholders is maximized.



Valuation and Capital Management Services

We assist clients with accurate and up-to-date valuations of actuarial liabilities, perform overall risk assessment of entities and recommend crisis management and recovery solutions where relevant. We assist with business reviews and solvency and capital management of underperforming and financially distressed companies and their stakeholders. We support our clients with actuarial valuations, analyses, and conclusions according to actuarial and regulatory guidance for transaction, financing, litigation, strategic management, and compliance purposes.

Our Team of Experts

Quotations, including our terms and conditions can be requested directly via email from any of the team members listed below:



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About Deloitte Bermuda

Deloitte Bermuda has served clients on the island and across the globe for more than 50 years. Deloitte is one of Bermuda's largest professional services firms and our professionals have a single focus: to help clients navigate their business challenges and achieve success. With over one-third of the top reinsurers in the world based in Bermuda and a significant portfolio of asset management companies, our financial services client base is extensive.

Bermuda ranks as one of the top three premier insurance jurisdictions in the world. We offer deep understanding of the latest issues, trends and industry insights to support our clients in their complex business environments. Bermuda continues to attract new international companies with its sophisticated workforce and infrastructure, communications and ease of access, as well as its political and economic stability, and uncomplicated legal framework.

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