

Bermuda | Risk Advisory

Deloitte Bermuda — risk powers performance

Deloitte's Risk Advisory (RA) helps businesses gain a new view of risk - seeing risk management as a vital performance lever, revealing untapped opportunities to create competitive advantage.

We provide a broad array of services that allow clients to better measure and manage risk, and to enhance the reliability of systems and processes throughout the enterprise.

Accounting & Internal Controls

In these fast-changing times, long-standing structures often struggle to keep up. With us at your side, this is the moment to develop innovative solutions within your accounting and internal controls, build trust and discover previously unseen opportunities in digital. In this new position, your business is responsible and capable in the everyday, prepared for new challenges and poised to embrace the next opportunity.

- IT & Specialized Assurance
- Controllership, Accounting & Reporting
- Internal Audit

Regulatory

Emerging new technologies, constantly changing regulations and ever-evolving business needs shift the ground beneath your feet. We can help you re-write the story, one where you can identify and manage risks and issues in advance, use technology to your advantage and free up your resources to focus on the future, making the most of every opportunity, compliantly and responsibly.

- Regulatory Compliance
- Financial Crime



Cyber & Strategic Risk

Resilience is the most valuable asset for an organization in today's increasingly complex world. We are here to help you reimagine and action it. Get out in front, reduce the impact of unseen events and the frequency with which they hit.

Purpose is a powerful catalyst to protect your business through adversity and help it thrive on the other side. We'll help you define it, providing visibility and actionable insights designed to improve resourcefulness, manage threats and steer through challenges responsibly.

- Cyber Strategy
- Cyber 'Secure'
- Cyber 'Vigilant'
- Cyber 'Resilient'
- Data and Privacy

Global Strength. Local Delivery.

We regularly partner with other Deloitte professionals from Canada, the Caribbean, the United Kingdom and the United States. This allows us to deliver the full range of RA services where we have the experience and leverage of our global experts.

Deloitte Risk Advisory Team



Brett Henshilwood

Partner

+ 1 441 299 1387

brett.henshilwood@deloitte.com

Brett Henshilwood has over 20 years of risk management and internal controls audit experience within the financial services industry, gained in New Zealand, UK, and Bermuda. Brett leads the Operational Risk services across the Caribbean and Bermuda countries. He has extensive experience in leading co-sourced internal audit engagements, technology assurance, cyber risk and risk management projects. He has extensive experience in performing controls work on information systems, including performing application implementation reviews and risk assessments. Brett has been the project manager in the completion of due diligence procedures in the review and understanding of internal controls and has performed gap analyses in alignment with global frameworks including Bermuda's insurance code of conduct.



Helder Carreiro

Partner

+1 441 299 1308

heldar.carreiro@deloitte.com

Helder Carreiro has over 15 years of audit and internal controls audit experience within the (re)insurance industry. He has significant experience in performing control assurance related work, including risk assessments, control reviews and implementation of new regulatory requirements. Helder has advised various entities in setting up new captives in Bermuda including business plans, financial projections, as well as on governance, operational and regulatory considerations. Helder serves as the Practice Review Director of the Caribbean Bermuda Countries responsible for audit practice inspection process and system of quality control testing as part of the Audit Quality Monitoring and Measurement program.



Divan Steyn

Senior Manager

+1 441 298 1156

divan.steyn@deloitte.com

Divan Steyn is a Senior Manager with over 7 years of experience with Deloitte. His professional history consists of 3 year at Deloitte South Africa and 4.5 years with Deloitte Bermuda in Insurance (Audit) and Risk Advisory. Divan specializes in both integrated and non integrated audits with experience in large group structures, providing expertise service in both IFRS, and US GAAP as well as SOX 404. He also has extensive experience in consolidated group accounting, as well as Bermuda Monetary Authority (BMA) monetary requirements. Divan has experience in testing internal controls systems over key business cycles and financial reporting processes for insurance and banking companies as well as developing, restructuring and evaluating internal controls in line with COSO framework, offering improvements to internal control systems.



Thelma Gombedza

Senior Manager

+ 1 441 299 1880

thelma.gombedza@deloitte.com

Thelma Gombedza has over 7 years of experience, with particular focus on IT controls reviews gained in Zimbabwe and Bermuda across a range of industries. Her portfolio includes various assignments that have developed her skill set specific to financial services risk management and internal audit. Thelma's experience includes IT SOX testing for SEC registrants, IT policy reviews against industry best practice standards like NIST and ISO 27001, policy development and due diligence reviews.

Contact information:

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

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