

Actuarial Solutions

Global Insurance Services

The actuarial consulting services offered by FTI Consulting Global Insurance Services help solve the many complex and challenging problems facing a diverse base of life, health, and property casualty insurance industry clients, including insurers, reinsurers, captives, risk retention groups, brokers, banks, regulators, investors, and corporations.

We serve our clients by delivering the specialized expertise, experience, and technical and leadership skills of credentialed professionals to help resolve disputes, perform due diligence reviews, measure and manage risk, improve operations, optimize opportunities, and increase shareholder value.

Meeting the Challenges

Clearly the risks faced by clients today are more complex and dynamic than in the past. The main challenge is to be prepared and proactive - to anticipate and avoid negative events if possible, and to mitigate and quickly recover from any consequences. At the same time, clients must take advantage of opportunity, which requires a high degree of preparedness.

We help our clients meet these challenges through a portfolio of services designed to develop solutions that enhance performance and provide lasting value. Our actuaries are skilled at assessing strategic, financial, and operational risk across the enterprise, providing clients with insightful gap/impact analyses and solutions spanning several broad categories, including markets, underwriting and pricing, reserving, claims, valuations, capital management, reporting, governance, and legal and regulatory matters.

— REPRESENTATIVE ACTUARIAL ENGAGEMENT AND SERVICES

- Actuarial due diligence on transactions
- Analysis of self-insurance funds (government and corporate entities)
- Asset & Liability Modeling
- Appointed Actuary / Statements of Actuarial Opinion
- Arbitration & litigation Expert Witness and support
- Capital modeling & solvency review
- Implementation, support and validation of actuarial modeling tools
- Independent actuarial audit
- New product design & pricing studies
- Pension valuation, retirement plan advisory services, valuations & de-risking transactions
- Rehabilitation & liquidation support
- Reinsurance portfolio review & risk management
- Regulatory review
- Reserve estimation & guidance

Markets

Market segmentation analysis and product differentiation strategies are crucial to successful distribution within both existing and new markets. Both disciplines depend heavily for success on the degree of granularity and integrity of underlying data and the reliability of statistical models.

Underwriting and Pricing

Underwriting and market analysis are closely interdependent, often requiring iterations of risk and opportunity analysis involving product features, pricing, profitability and regulatory requirements. In addition to technical expertise, effective underwriting requires deep understanding of the business, its objectives, and its customers.

Our actuaries fully understand the critical role that underwriting plays as a major factor in success of the business. We have a long history of helping clients achieve high priority underwriting objectives, including regulatory matters, analysis and development of pricing, profitability, sensitivity and experience models.

Valuations

Understanding the value of assets is critical to minimizing risk in any transaction. We deploy a multidisciplinary team to assist clients in valuations, including internal financial and operational processes and plans, sales/acquisitions due diligence, dispute resolution impacts, new ventures, IPOs, capital requirements, regulatory reporting, and board of director reports.

Capital Management

To help clients manage capital effectively, our actuaries use a variety of modeling and scenario analysis to facilitate understanding; mitigate enterprise risk; establish risk tolerance parameters; examine capital acquisition through reinsurance and market strategies; and optimize capital deployment through rigorous financial and operational requirements analysis, including considerations of regulatory requirements along with strategic objectives.



Reserving

In addition to helping clients meet their statutory and regulatory compliance requirements, our actuaries help improve financial performance through their expert analysis of current and future liabilities and other risks affecting reserves.

Claims

Claims, as the largest component of reserving, require continuous focus on performance improvement, with special attention to fraud, leakage, and timely resolution. Our actuaries have a deep understanding of claims functions, including data requirements, process efficiency, controls, and liability modeling.

Due Diligence Reviews

Our actuarial due diligence reviews are designed to help our clients preempt and mitigate transactional liability risks and take advantage of opportunities to achieve optimum post transaction results from property-casualty, life, and health transactions. Our proven approach to due diligence is honed from our experience involving hundreds of transactions ranging in size and complexity from acquisitions or dispositions of small claims portfolios to multibillion dollar international mergers.

Reporting

The various initiatives toward global harmonization of financial reporting and capital requirements regulations requires a thorough understanding of local and international regulations, combined with the technical skills and business acumen to assess and develop appropriate implementation strategies.

Our Global Insurance Services practice includes experts in GAAP/STAT and the requirements for transitioning to and accommodating the requirements of International Financial Reporting Standards, European Embedded Value, and Solvency II, including any technical and organizational issues related to re-engineering processes, models, and accounting and reporting systems.



CASE STUDIES

OPERATIONAL IMPROVEMENTS

FTI Consulting built a model to calculate the future value of private Medicare commissions streams and prepared retention/persistency studies, which the client used to make lending decisions and improve operations for a medical insurance brokerage firm.

STRATEGIC REVIEW

For a P&C brokerage target, FTI Consulting performed due diligence on the target's operations, organic and M&A growth strategies, and policyholder retention performance.

NEW PRODUCT DEVELOPMENT

For a niche homeowners insurer, FTI Consulting designed a new rating algorithm for pricing business based on statistical modeling of the company's historical business.

To learn more visit us at fticonsulting.com

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