

# Insurance

## EXECUTIVE BRIEF

SPRING 2017

GLOBAL INSURANCE SERVICES

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**JEFFREY LEONARD**, FSA, EA, MAAA, JOINS THE GLOBAL INSURANCE SERVICES, ACTUARIAL, AS A MANAGING DIRECTOR TO LEAD EXPANSION OF PENSION CONSULTING.

**LAUREN CAVANAUGH**, FCAS, MAAA, IS A MANAGING DIRECTOR, GLOBAL INSURANCE SERVICES, ACTUARIAL, AND CHAIR, AMERICAN ACADEMY OF ACTUARIES, P/C RISK-BASED CAPITAL COMMITTEE

### 6. THOUGHT LEADERSHIP & IN THE NEWS

**JIM TOOLE**, MANAGING DIRECTOR AND LEADER OF GLOBAL INSURANCE SERVICES, ACTUARIAL LIFE & HEALTH, CONDUCTED AN EXPERT EXTERNAL REVIEW OF THE METABIOTA INFECTIOUS DISEASE MODEL.

**MARK HIGGINS**, SENIOR MANAGING DIRECTOR AND LEADER, GLOBAL INSURANCE SERVICES, PERFORMANCE ANALYTICS AND **JIM WRynn**, SENIOR MANAGING DIRECTOR, GLOBAL INSURANCE SERVICES, SPEAK AT MAJOR CONFERENCES IN U.S. AND UK.

**FTI CONSULTING INSURANCE EXPERTS NAMED IN WHO'S WHO LEGAL: REINSURANCE 2017**



# Performance Analytics Team Expands

The Performance Analytics team offers a full suite of methodologies and technology covering performance excellence, customer value management, predictive analytics and enterprise data management.

The team's capabilities and services are designed to help clients with transformation; capturing and enhancing the value of their existing enterprise assets; and ensuring that those assets are used effectively to achieve profitability and growth objectives.

Toward that end, the Performance Analytics team is continuously enriching its personnel resources to meet expanding client needs. Those profiled below are recent staff additions.



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Ian has more than 24 years of deep expertise and experience devising and leading organizational change across industry sectors, including insurance, retail and investment banking, utilities and government. He is a skilled workshop facilitator and works with leaders and their teams to design, lead and execute business transformations.

Ian is frequently engaged by clients to help them through major strategic challenges facing their businesses.

Currently Ian is leading a board level organizational review of a multi-billion company to determine if their organization is configured to deliver on their 5-10 year strategy. Prior to joining FTI Consulting Ian was a Managing Director with KPMG Management Consulting, established a change management consultancy, led a multi-million euro consultancy and worked for 7 years in London's investment banking sector.

Ian holds an MBA, Heriot-Watt University Edinburgh Business School, Diploma Executive Coaching, University College Dublin, and Diploma Company Direction, Institute of Directors. He is a Fellow Certified Charter Accountant (F.C.C.A), and Certified Management Consulting (C.M.C).



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Paul has more than 15 years of experience working with global financial services clients in Europe, UK, South America and South Africa, applying his specialized knowledge and expertise in using data and digital technology to drive transformation within organizations.

Paul is adept at innovation while remaining focused on customer and stakeholder adoption, and regularly advises the Fintech start-up community across matters related to digital strategy, growth and data regulation. He has held senior positions with consulting and software companies, with responsibility for developing digital transformation, analytics, innovation and risk and regulation functions, and growing United States and ASIAPAC markets.

Paul holds a BSc with honors and an MSc with distinction from Dundalk Institute of Technology, and an MBA with distinction from Trinity College Dublin. He also holds a number of certifications including, PRINCE2 and Lean Six Sigma Black Belt, and holds Diploma Java Programming. Paul is also a member of the Institute of Directors.



**PRATYUSH LAL**

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Pratyush has more than 16 years of experience establishing and managing high performing professional service teams across U.S. and LATAM markets. He has advised large multinationals on digital transformation strategies and their execution, enabling value creation through better digital asset leverage.

Pratyush regularly advises clients on matters related to digital strategy, change management, compliance and governance. He has provided expert guidance to his clients to drive omnichannel, customer centric and analytics based transformations.

Pratyush has held senior positions with consulting and software companies, with responsibility for developing, adapting and improving professional service functions in areas of digital transformation, process improvement, analytics and master data management. He has served on executive committees driving strategic direction and alignment.

Pratyush holds a BSc in Mechanical Engineering and an MBA from the Georgia Institute of Technology, as well as certifications in Global Economics and Operations Strategy. He has been awarded multiple awards for his professional and academic achievements.

# Client Guidance

## Performance Driven Transformation: Path to Enterprise Excellence

Companies must achieve transformation concurrent with operating the business, a challenge often compared to changing the wheels on a moving train.

This seemingly impossible task, however, can be achieved through vision, planning and structuring the right components and programs that enable incremental, accretive benefits, a process we call Performance Driven Transformation.

Performance Driven Transformation (PDT) consists of eight major planning/structural components. See Figure (1).

The transformation process leads to execution of specific operational programs designed to yield value in support of corporate vision, strategies and objectives.

In Figure (1) below and the following overview, we have highlighted “Customer Value Management” as an example of an operational program executed following completion of a Target Operating Model.

We employ multi-disciplinary teams with experience and skills in business domains, advanced analytics, process engineering, lean Sigma, data management, financial analysis, and project management.

Our approach consists of four planning/action stages and a final stage involving ongoing review and adjustment.

### BUSINESS OBJECTIVES

As a starting point, we gain consensus on a clear understanding of business objectives, to ensure that the final customer value management program satisfies those objectives.

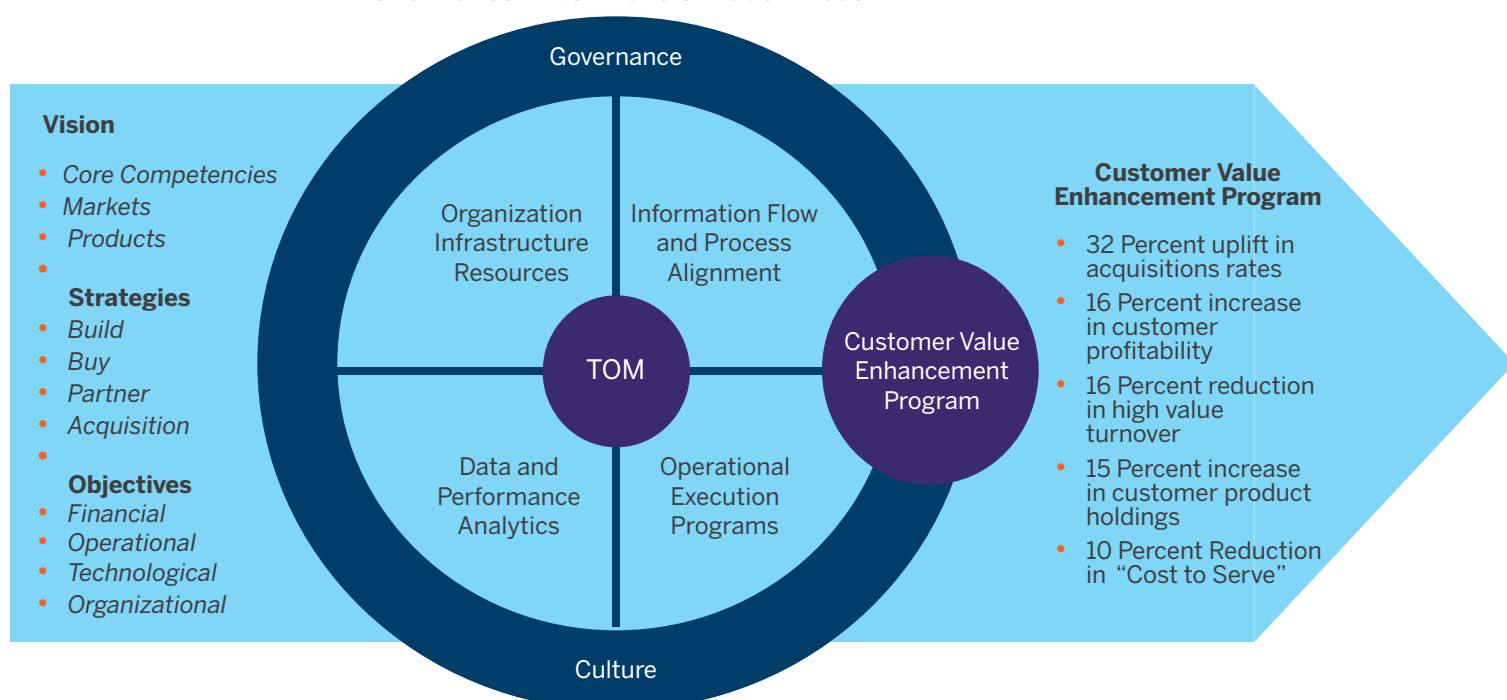
### QUALITY DATA

Next, although the data quality process would be completed earlier in the transformation program, we assess data stores to ensure that only relevant data is used to populate customer databases used for analytics.

The questions below would be asked and answered during a segment of transformation planning. They are shown here to highlight their relation to the customer value management program.

- Are we using all available data sources to generate insight about our customers?
- Are we managing data as a strategic asset to inform business performance and decision making?
- Are we managing our data from an architecture, process and governance perspective to ensure we are accurately configured and investing where we need to maximize the insight and value?

Figure (1)  
Performance Driven Transformation Model



# Client Guidance

Continued

## ANALYTICS

Many companies view customers generally in a few buckets, such as credit score or income bracket.

Our comprehensive analytics yields a single view of the customer, but with many unique characteristics that can be leveraged for segmentation and in campaigns. Our analytics process also provides information regarding competitive products and services and customer purchasing options.

Typical questions asked and answered under this task include:

- Who are our most profitable customers and how can we retain them?
- How do we reduce customer turnover?
- How do we contact customers with increased channel, price and offer relevance?
- How can we create a single view of our customer to support effective decision making?

With this single view of the customer, we identify distinct segments in the customer base that contain common characteristics. This helps us gain an understanding of the value demographics and behaviors of those segments, and indicates investment in those segments that demonstrate the most potential.

## CAMPAIGNS

The insights gained to this point inform the appropriate campaigns for each customer segment. We then design actionable and measurable campaigns around these customers – new customer acquisition, and upsell, and retention of existing customers.

## REWARDS

With data insights and actionable plans, the client's team is able to continue on the journey toward building strong, sustainable relationships that support long-term marketing success; and that drive increased customer value and ROI.

The process includes review and adjustment based on changing circumstances. Typical client results are shown in Figure (1).

## SUMMARY

The Performance Driven Transformation approach enables clients to achieve incremental, accretive benefits while moving along their transformation path. The approach reduces friction, facilitates cross enterprise collaboration, and helps ensure that progress is measured in tangible benefits.

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## PERFORMANCE DRIVEN TRANSFORMATION COMPONENTS

- *Vision/Strategy/Objectives: These are defined at the corporate and operating levels, and set the course and expected outcomes for transformation*
- *Governance: Provides an overarching framework for guidance and control*
- *Culture: Sets the "tone at the top" focus on innovation and agility as distinguishing characteristics*
- *Organization/Infrastructure: Establishes organizational models (including human resources) designed for incremental implementation, and definition of incremental IT infrastructure changes – migration to data and computing in the cloud for example.*
- *Information Flow/Process Alignment: Mapping of current and potential flows and alignments in accord with organization/infrastructure change requirements*
- *Data/Analytics: Identifies external and internal data sources, establishes data repositories and management, and defines data analytics capabilities*
- *Target Operating Model (TOM): Illustrations and descriptions of who/what/when/how for the organization moving forward on a planned timeline*
- *Operational Execution: These are the incremental targeted programs that deliver expected outcomes and that move Performance Driven Transformation forward toward operational excellence*

# Quick Takeaway

## Fintech Startups: Digital Disruptors or Potential Partners

Embracing digitization requires innovation and agility, signature attributes of FinTech companies.

FinTech companies have the advantage of starting from scratch, supported by financial backing from hedge funds and other investors.

Those investors funded an average of \$11.5 million to 300 FinTech startups in 2016, in all financial sectors, with 2017 on pace for more of the same.

With that initial funding, Fintech startups are able to hire a core team of the best people, deploy the best technology, and offer innovative ways of conducting business.

For example, in the home and auto insurance arena, the formula is simple: use advanced data analytics, artificial intelligence, location sensing, and onboard telematics to fully automate the insurance company/customer lifecycle; conduct it all via the cloud and web/smart phone, and eliminate onboard infrastructure, as well as the agent as intermediary.

### AS EXAMPLES, CONSIDER LEMONADE, METROMILE, AND TELEFONICA SA

**Lemonade**, a new peer-to-peer auto insurer, claims on its website, that it can complete a rental insurance agreement in a few minutes for 68% less than the top four U.S. auto insurers. Lemonade pays claims in a few minutes as well. The complete lifecycle process is accomplished with advanced data analytics, algorithms and artificial intelligence bots.

Another big difference is that Lemonade is a certified Public Benefit Corporate. It takes a flat fee from premiums, and any funds left over at the end of the year are given to charities chosen by policy holders.

**MetroMile**, according to the insurer's website, prices auto insurance at a low monthly base rate plus a few cents per mile per day regardless of where, when or how you drive. Daily mileage above 150 is free. Mileage is tracked by in-car telematics. The company states an average savings of \$500 per customer.

**Telefonica SA's O2 unit** is one of the first mobile operators in Britain to offer car insurance. In February 2017, the company expanded its product line to include telematics units to track driving habits. The company expects that the data can lead to cheaper premiums for younger drivers.

One of the implications from Telefonica's actions is that large data aggregators such as phone companies, search and social media giants, and online mega retailers, can quickly leverage their data for offering insurance products.

These examples can be viewed as the tip of the iceberg, with more disruption in queue as other FinTech firms emerge.

### INVESTING AND PARTNERING

The other side of the coin is that insurance companies can also invest in and partner with FinTech companies. A number of insurers, such as Munich Re, Allianz, Axa, Nationwide, MassMutual and others have venture capital units that have, and are investing in FinTech and insurance tech startups (referred to as InsurTech). According to CB Insights, investments in InsurTech by reinsurers and insurers have gone from one in 2012 to 79 in 2016.

Most of the investments are in early stage companies, which means that any beneficial tech capabilities or partnerships may not be realized in the short term.

That said, Insurify, an MIT spinoff, is aggressively marketing its virtual tool for car insurance shopping, now available on Facebook Messenger. Nationwide Ventures and MassMutual Ventures are among the company's investors.

Also, Wrisk, an InsureTech company that delivers motor, travel and home insurance directly through smart phones, has recently reached agreement with Munich Re as its exclusive carrier for the UK, U.S. and Europe.

### TOUGH DECISIONS

Larger companies with venture units are hedging their bets by investing in more than one InsureTech startup, with the strategy of picking apparent leaders as partners, and staking out marketing or other domains ahead of the competition.

Companies without such resources would be well served to form an InsurTech task force dedicated to developing a strategy, gathering intelligence, assessing options, and developing plans for aggressively participating in these new digital capabilities.

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# Key Expert Profiles



**JEFF LEONARD, FSA, EA, MAAA**

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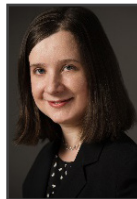
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Jeff is a Fellow of the Society of Actuaries, an Enrolled Actuary, Member of the American Academy of Actuaries, and a Level III CFA candidate. Jeff holds a degree in mathematics as well as economics and management, Centre College, 1987. He has more than 25 years of experience consulting to pension plan sponsors in the United States.

Jeff's experience includes consulting and management positions involving design, implementation, administration and financial management of all forms of employee benefit plans; including as project leader for a governmental pension fund involving analysis and negotiation with pensioners regarding the deteriorating funded status.

Jeff has served in various capacities with the Society of Actuaries pension exam committees, and on the Board of the Employee Benefits Research Institute; and has been a frequent speaker at various industry venues on pension related issues.



**LAUREN CAVANAUGH, FCAS, MAAA**

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Lauren Cavanaugh has more than 13 years of broad experience in property/casualty, workers compensation, professional liability, and reinsurance sectors. She has functioned as consultant and advisor to senior staff, providing loss reserve analyses; asbestos liability estimation; litigation and dispute resolution support; reinsurance risk transfer testing; reinsurance pricing; due diligence support for mergers and acquisitions; model design and underwriting strategy.

Lauren is a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries. She is currently Chair for the American Academy of Actuaries P/C Risk-Based Capital Committee. She has also served on the Casualty Actuarial Society exam committee and the American Academy of Actuaries Mass Torts Subcommittee.

Lauren is often requested to speak at industry events on topics including predictive analytics, trends in asbestos liability for P/C insurers, and regulatory capital standards.



# Thought Leadership & In The News

## Thought Leadership



**JIM TOOLE, FSA, CERA, MAAA**

*Managing Director and leader, Global Insurance Services, Actuarial Life & Health, and Chair, SOA Latin America Committee*

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Jim recently conducted an extensive, expert-external peer review of the Metabiota Infectious Disease Model 1.0, a platform that quantifies influenza pandemic risk. Metabiota is a recognized leader in providing analytics and advisory products designed to help companies and governments understand and manage epidemiological financial risk.

The external peer review was requested before the platform was made available to clients.

The model quantifies influenza pandemic risk through a probabilistic, event-based infectious disease model that captures plausible event trajectories. The review was based on a novel pandemic strain of influenza, and so excluded transmission dynamics of all other transmissible infections, or non-pandemic seasonal influenza.

The model helps address questions related to the likelihood that an emerging pathogen in one locale might spread globally. Through inclusion of a transmission dynamics engine, the model can address questions related to individual life insurance policy risk assessment. Also, as pointed out by Jim, "The model allows for sensitivities on particular variables, which makes it well suited to determine the cost benefit of particular interventions or improvement of same. This capability will assist in making more informed policy decisions."

Involvement in this initiative is indicative of the expanding scope of engagements being conducted by actuaries within Global Insurance Services.

Contact Jim Toole for additional information.

## In The News

Mark Higgins, Senior Managing Director and leader, Global Insurance Services, Performance Analytics will share the podium with Jim Wrynn at The Executive Summit, American Fraternal Alliance, April 3-5, 2017 in Chicago, speaking about "Gaining Results through Performance Analytics."

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Jim Wrynn, Senior Managing Director and Leader, Governance and Risk, Global Insurance Services, discussed "Challenges for the Insurance Industry," March 8, 2017, before the St. John's Law School Corporate & Securities Society, at the Manhattan headquarters of law firm, Skadden.

On March 30-31, 2017, Jim speaks before the International Bar Association in London on various matters related to Brexit.

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### **FTI CONSULTING INSURANCE EXPERTS NAMED IN WHO'S WHO LEGAL: REINSURANCE 2017**

Five professionals from the Global Insurance Services practice have been named as leading experts in *Who's Who Legal: Insurance and Reinsurance 2017*.

*Who's Who Legal: Insurance and Reinsurance 2017* highlights leading litigation experts in this sector that have been recognized for their knowledge of disputes and regulatory issues and their skills in assisting clients, including law firms and corporations with litigation matters. Experts were selected based upon comprehensive, independent survey work with both general counsel and private practice lawyers worldwide.

Selected experts include:

- **Paul Braithwaite**, Senior Managing Director  
Global Insurance Services practice co-leader
- **Wendy Shapss**, Senior Managing Director  
Global Insurance Services practice co-leader
- **Jim Wrynn**, Senior Managing Director  
Global Insurance Services
- **Ian Marshall**, Managing Director  
Global Insurance Services
- **Richard Hershman**, Senior Advisor  
Global Insurance Services



Actuarial Services	Corporate Advisory Services	Litigation & Dispute Resolution	Forensic Accounting & Investigations	Governance, Regulation & Compliance	Claims & Underwriting Analytics	Performance Analytics	
<ul style="list-style-type: none"><li>Appointed Actuary &amp; Statements of Actuarial Opinion</li><li>Expert Testimony</li><li>Independent Compliance, Performance and Actuarial Audits</li><li>Modeling, Pricing, Reserve Estimation &amp; Predictive Analytics</li><li>Pension Plan Restructuring</li><li>Pension Valuation</li><li>Pricing &amp; Ratemaking</li><li>Reinsurance</li><li>Retirement Plan Sponsor Risk Assessment</li><li>Captive and Alternative Market Advisory Services</li><li>Risk Transfer</li><li>Strategic Financial Assessment and Risk Analysis</li><li>Implementation &amp; Support - Actuarial &amp; Modeling Tools</li></ul>	<ul style="list-style-type: none"><li><b>Mergers &amp; Acquisitions</b><ul style="list-style-type: none"><li>Target Identification &amp; Diligence</li><li>Post Merger Integration</li><li>Product/Market Analysis/ Planning</li><li>Restructuring &amp; Integration</li><li>Strategic Communication</li><li>Liquidation &amp; Receivership Strategy and Management</li><li>Exit Strategy Management</li></ul></li><li><b>Strategic &amp; Financial Risk Management</b><ul style="list-style-type: none"><li>Alternative Risk Financing Structures</li><li>Business Resilience</li><li>Capital Modeling</li><li>Enterprise Risk Management</li><li>Risk Governance</li><li>Cybersecurity<ul style="list-style-type: none"><li>- Governance</li><li>- Readiness Assessment</li><li>- Data Breach</li><li>- Response Services</li></ul></li></ul></li></ul>	<ul style="list-style-type: none"><li>Claims Litigation &amp; Dispute Resolution</li><li>Contract Dispute Resolution</li><li>E-Discovery Readiness, Management &amp; Compliance</li><li>Expert Testimony</li><li>Intellectual Property</li><li>Trial Services</li><li>Forensic Investigations</li><li>Early Dispute Resolution</li><li>Damage Analysis</li><li>Assisting Witness Preparation</li><li>Assessment of Opposing Expert Testimony</li><li>Effective Presentations to Judges, Juries and Arbitrators</li></ul>	<ul style="list-style-type: none"><li>Accounting Malpractice</li><li>Asset Tracking and Recovery</li><li>Audit Committee Investigations</li><li>Compliance and Internal Investigations</li><li>Embezzlement &amp; Misappropriation</li><li>Fraudulent Claims</li><li>Independent Monitorships</li><li>Internal Investigations</li><li>Ponzi Schemes</li><li>Political and Corruption Risk Assessments</li><li>U.S. Foreign Corrupt Practices Act</li><li>UK Bribery Act</li><li>Whistleblower Allegations</li></ul>	<ul style="list-style-type: none"><li>Compliance Programs</li><li>Governance Frameworks</li><li>Internal Audit and Internal Controls Risk Assessment</li><li>Regulatory Interpretation &amp; Remediation</li><li>Sarbanes-Oxley</li><li>ORSA</li><li>Board Effectiveness</li><li>Financial Crime</li><li>BSA/AML</li><li>Sanctions Risk Assessments</li><li>Regulatory Change Programs</li><li>Captive Advisory</li><li>Feasibility</li><li>Strategy</li><li>Funding / Tax Compliance</li><li>Operations</li><li>FATCA &amp; FCPA</li></ul>	<ul style="list-style-type: none"><li>Claims &amp; Underwriting Leakage</li><li>Reserve Analysis</li><li>Business Metrics &amp; Analytics</li><li>Technical Reviews</li><li>Re-engineering</li><li>Expense Containment</li><li>Asbestos</li><li>Environmental &amp; Mass Tort</li><li>Third Party Vendor Process Improvement</li><li>Business Transfers and Schemes of Arrangement</li><li>Operating Model and Organization Design</li><li>Claims Cost Analytics</li></ul>	<ul style="list-style-type: none"><li><b>Performance Excellence &amp; Delivery</b><ul style="list-style-type: none"><li>Strategic Design &amp; Transformation</li><li>Business Architecture</li><li>Business Integration &amp; Restructuring</li><li>Business Process Management</li><li>Cost Management</li><li>Change Management</li><li>Knowledge Management</li><li>People Development</li></ul></li><li><b>Predictive Analytics</b><ul style="list-style-type: none"><li>Customer Segmentation &amp; Lifetime Value</li><li>Campaign Analytics &amp; Channel Propensity</li><li>Churn Analytics</li><li>Cross / Up Sell Analytics</li><li>Credit Risk &amp; Fraud Analytics</li><li>Claims Analytics</li><li>Workflow Analytics</li><li>Cost Variance &amp; Anomaly Detection</li></ul></li></ul>	<ul style="list-style-type: none"><li><b>Customer Value Management</b><ul style="list-style-type: none"><li>Data Driven Growth</li><li>Customer Segmentation</li><li>Customer Lifecycle Mapping</li><li>Customer Base Management</li><li>Contact Center Management</li><li>Customer Experience Improvement</li><li>Campaign Management</li><li>Omni Channel Effectiveness</li></ul></li><li><b>Enterprise Data Management</b><ul style="list-style-type: none"><li>Enterprise Data Strategy</li><li>Data Management Services</li><li>Business Intelligence &amp; Management Information</li><li>Merger and Acquisition Technology Services</li><li>Data and Information Security</li></ul></li></ul>

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## About FTI Consulting

FTI Consulting, Inc. is an independent global business advisory firm, dedicated to helping organizations manage change and mitigate risk: financial, legal, operational, political & regulatory, reputational and transactional. FTI Consulting professionals, located in all major business centers throughout the world, work closely with clients to anticipate, illuminate and overcome complex business challenges and opportunities. Connect with us on [Twitter](#) (@FTI\_FLC), [Facebook](#) and [LinkedIn](#).

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