

# **Financial & Actuarial Services**

Integrated Valuations. Timely Reporting. Powerful Analysis.

THE MANAGEMENT OF AN INSURANCE ENTERPRISE HAS BECOME INCREASINGLY COMPLEX — CHALLENGED BY FINANCIAL VOLATILITY, NEW REGULATIONS, EMERGING TECHNOLOGY, INCREASED COMPETITION, AND AN INCREASINGLY DEMANDING CONSUMER BASE.

## YOUR OUTSOURCE RESOURCE

In this increasingly sophisticated environment, it is more important than ever not to lose sight of core business strategies in order to compete successfully. ISC's highly trained and knowledgeable consultants are your resource for ensuring that accurate financial information is incorporated effectively within your business planning processes.

#### **BENEFITS**

- · We provide easy to use and easy to update comprehensive models that help you unbundle the value created by your company.
- · We help you reveal opportunities for tax savings, including cost-benefit analysis of proposed changes and assistance with implementation of tax savings opportunities.
- · Improved understanding of reserve and deferred acquisition cost (DAC) movements.
- · In-depth knowledge of industry best practices.

## FINANCIAL REPORTING/MODELING

ISC offers timely and accurate methods for measuring profits and performing financial valuations. We will work within your company's specific requirements to streamline the reporting process and validate the results for accurate evaluation of the following:

- U.S. STATUTORY, GAAP & TAX REPORTING
- CASH FLOW TESTING & **ACTUARIAL OPINIONS**
- FAIR VALUE REPORTING
- P&C LOSS RESERVING
- EMBEDDED VALUE REPORTING . CAPITAL MANAGEMENT
- DYNAMIC FINANCIAL ANALYSIS FINANCIAL MODELING
- TAX RESERVE STRATEGIES

Our in-depth financial condition reports assist clients in understanding their data, offer an analysis of processes/policies and communicate valuable information about key issues facing a client's business. We then work with you to review and consider alternative strategies for positioning or different methods of management. "WHEN YOU DO THE COMMON

THINGS LIFE

UNCOMMON WAY, YOU WILL

**COMMAND THE ATTENTION OF** 

THE WORLD."

- George Washington Carver

# CONTACT ISC

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