Actuarial Risk Management (ARM)
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• Employer Risks
• Insurance & Reinsurance
• Healthcare

Actuarial Risk Management works with many Top 30 accounting firms, including BDO USA, LLP and members of the global BDO network.

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See detailed services list on reverse side

Top 7 Reasons Clients Prefer ARM:
1. High Quality Tenured Consultants within ARM & the ARM Network
2. Lower-Cost Fee Structure
3. Responsiveness to Client Needs
4. Proven, Innovative Business Model Based on Collaboration Framework
5. Enterprise-Wide Solutions & Offerings Proven to Solve Problems
6. Same Services as National Actuarial Firms
7. ARM is an Independent Member of the BDO Alliance USA
ARM’s Menu of Services

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**Services for Risk Mitigators**

**Insurer Types:** Life Insurance, Annuity, Health, P&C, Guaranty

**Loss Reserving & Actuarial Opinions:**
- Financial Reporting (Stat, GAAP, IFRS, Tax)
- ASC 450 (FASB 5) – Loss Contingencies
- ASC 715 Compensation—Retirement Benefits
- Valuation & Capital Adequacy Models
- Review Claim Liability-Loss Reserving Studies
- IBNR Scenario Testing
- Case Reserve Reviews
- Project Future Loss Reserve Levels
- Evaluate Loss Adjustment Expense (LAE)

**Mergers & Acquisition:**
- Growth Strategies
- Identify Targets
- Perform Preliminary Valuation
- Perform Due Diligence
- Implement Post Closing Transition

**Reinsurance Arrangements:**
- Capital & Risk Management
- Review Treaties
- Analyze Profitability Effects of Current Limits
- Identify Alternatives (including Securitizations)

**Profitability & Predictive Analysis:**
- Earnings & Surplus
- Review “Inforce” Blocks to Improve Margins
- Evaluate Company & Actuarial Dept. Cost Structures
- Analysis of Core Assumption Experience
- Implement Enhanced Forecasting Techniques

**Product Design & Premium Ratemaking:**
- Profitable Organic Programs
- New Product Development Using Innovation or Follow Approaches
- Identify Creative Ancillary / Rider Benefits with High Profit Margins

**Industry Perspective:**
- Third Party Reviews & Opinions
- Independent Review of Internal Models & Respective Assumptions
- Attain Competitor Views

**Other Services for All Companies / Industries**

**General Advisory:**
- Litigation Support
- Insurance-Linked Securities (Cat Bonds, Life Settlements)
- Quantifying Economics of Future Events
- Loan Loss Reserves

**Services for Public / Private Employers**

**Employee Program Types:**
- Retirement, Pension, Executive

**Employer Program Types:**
- Workers Comp, General Liability, Professional Liability, Med-Mal, Hazard, Esoteric

**Valuations, Financial Reporting Duties, Actuarial Certification:**
- Benefit Plan Valuations & Disclosures Preparations
- Perform Claim Liability-Loss Reserving Studies
- IBNR Scenario Testing
- Case Reserve Reviews
- Project Future Loss Reserve Levels
- Evaluate Loss Adjustment Expense (LAE)

**Profitability & Capital Analysis:**
- Analyze Past Risk Program Claims Experience
- Develop & Implement New Mitigation Methods
- Project Long Term Economics of Programs
- Employee Healthcare / Affordable Care Act Navigation
- Employee Benefit Plan Redesign (DB to DC / cashbal)
- Employee Benefit Plan Termination / Annuity Transfer
- Employee Benefit Plan De-Risking
- Pension Plan Liability Driven Investment (LDI)
- Unbiased Review of Vendors Acting as Fiduciaries

**Governance:**
- Review Treaties
- ERISA Compliance & Participant Statements
- Assistance on Dept. of Labor (DOL) Matters
- Employee Benefit Plan Interpretations
- Non-Discrimination / ADEA Testing

**Mergers & Acquisition:**
- Growth Strategies
- Identify Targets
- Perform Due Diligence
- Implement Post Closing Transition

**Reinsurance Arrangements (Captives & Stop-Loss):**
- Analyze Alternative Risk Transfer on Self-insured Captive Financed Programs
- Review Stop-loss Treaties and Past Experience
- Negotiate and Bid-out Multiple Reinsurance Contracts
- Assess & Identify Cost-effective Alternatives to Existing Contracts

Call 1-866-480-RISK (7475) today!