



Actuarial Services for Insurance Organizations

Gross Consulting offers the following advantages:

- Strong creativity blended with analytical skill
- Transparency on process and assumptions
- Ability to cut through complexity to key issues
- Reasonable prices

Gross Consulting can supplement your existing staff:

- **Objectivity** of an external opinion may be desired.
- Regular operational requirements on internal staff may limit the ability to **focus** on some of these issues in the way that a consulting engagement can.
- Highly **specialized skills** may not be required on a full time basis.

Gross Consulting has experience providing the following actuarial services:

Reserving

Reserve opinions
Working with auditors
Financial reporting
Working with rating agencies
Building processes for acct
Large account retentions
Captives
Loss portfolio transfers
M&A analysis
Foreign subsidiaries
Lloyds/London Market
Construction defect
Peer reviews
Analysis software

Pricing

Rate Reviews
Building pricing models
Cat modeling
Profitability analysis
Risk loading analysis
Capital allocation
New product support
MGA analysis and support
Large account per risk pricing
Personal lines pricing
Program pricing
Specialty lines expertise
Reinsurance risk transfer tests
Predictive modeling
Construction Defect

Strategy

ERM, DFA
Cat modeling
Accumulation management
Reinsurance strategy
Capital allocation
Profitability measurement
Retention and limit analysis
M&A valuation and analysis
Building proformas
Cash flow testing
Interest rate sensitivity
Management reporting processes
Risk/return analysis
Competitive analysis

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