



## 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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