We work for you, wherever your business takes you.
Services Offered

**Employee Benefits Services**

Employee benefits and/or benefits in kind (also called fringe benefits, perquisites or perks) include various types of non-wage compensation provided to employees in addition to their normal wages or salaries. The purpose of employee benefits is to increase the economic security of staff members, and in doing so, improve worker retention across the organization. As such, it is one component of reward management.

Since these benefits have to be provided by the employer, they will involve an extra cost (over and above the salary paid) to the company which will have to be accounted for in accordance with the laws and regulatory requirements of the country the company is based in. Hence these costs/liabilities are to be valued and appropriately managed. There are a plethora of benefits served in the benefit spread of these benefits from which the company can choose which benefits they want to offer and thereby it is our job to assist them by conducting their liability valuations.

**Life Insurance Services**

The volatile capital markets, increased longevity, unhealthy sales practices, changes in the distribution channel, lower persistency, compliance with the regulatory guidelines, varying socio-economic & demographic trends, apprehensive movement of the macro-economic factors are some of the many areas concerning life insurers across the world.

Our actuarial services specialise in providing business transforming solutions and optimising strategies to create value for shareholders. Aligning with the supervisory and regulatory framework, we believe in adopting and implementing integrated risk management processes to deliver sustainability and long term profitability to all the stakeholders. With the support of our experienced actuaries and technical expertise, our team is well established to cater to clients in different geographical locations with the added advantage of our core competencies.

**Non-Life Insurance Services**

Non-Life Insurance is a policy that provides compensation for losses incurred from a specific financial event. This type of policy is also known as general insurance, or property and casualty insurance. Since the probability of occurrence of such risks is very difficult to ascertain, it thereby is an extremely difficult task to measure the amount of damage they would do, on their incidence.

The Firm strives towards providing solutions for these risks with integrated risk management solutions to enable the client to meet the reserving and solvency criterion that could have an effect on their business. We understand that it is very important for every business to appropriately book its liabilities whilst meeting the regulatory requirements that are dictated upon it while simultaneously being able to make profits on its businesses and our team endeavours to provide support for the same.
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