



**BY Financial Services**, your actuarial services provider.



## You Have a Question or Want to talk to someone today?

Whether you require strategic advice, customized models, adhoc risk adjustment tools or outsourcing of your activities, BYFS' actuarial team is always available to deliver pragmatic and successful solutions. We offer a wide range of services is offered to manage all the needs and challenges of:

- Insurance companies,
- Reinsurance companies,
- Mutuels,
- Insurance brokers,
- Pensions,
- Banks and,
- Financial institutions

We are here to help, don't hesitate to contact Us: [contact@byfinancialservices.com](mailto:contact@byfinancialservices.com)



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# SERVICES



## ACTUARIAL EXPERTISE

At BY financial Services, our aim is to help organizations solve their toughest challenges and realize their greatest ambitions. We provide Actuarial Opinion, Reserving, Pricing and Reinsurance analyses to support your decisions. The constant transformation of risks drives the needs for companies to innovate with creative and proven solutions.

As part of our work, BYFS' team is here for:

- Your strategical and technical development.
- The setup of your governance, guidelines and policies.
- And your adhoc studies and modelling.



## CONSULTING AND AUDIT SUPPORT

Whatever your needs are in General Insurance, Health and Protection Insurance, we can perform actuarial calculations for you by delivering adhoc tools and practical advice that you can implement.

As for Audit support, we help you manage any supplementary work generated by this regulatory obligation. We can be the interlocutor for your external auditors and interact efficiently with them.

As well, BYFS can allocate additional human resources to your team for your Business As Usual Works or your Special Studies.

Our transversal experience allows to effectively contribute and enhance your works and processes in:

- Pricing and follow up of insurance portfolio.
- Reserving and financial closures.
- Quantitative Risk Management.
- And Solvency 2 and Modelling.



## INTERIM AND PROJECT MANAGEMENT

In a fast-changing world, we give the support needed to be effective today and create long-term value for tomorrow. Our transversal experience facilitates our quick integration into our clients' corporate culture to manage the workflow.

With regard to Project management, our dedicated experts support you building an effective work plan to meet your objectives.

You benefit our expertise acquired across multiple sectors, different countries and in many topics:

- Evolution of Regulation (Brexit, IFRS 17...).
- Elaboration of standards and policies (setup/accreditation of insurance companies...).
- Restructuration of functions and the Actuarial projects management (launch of products...).



## ACTUARIAL OUTSOURCING

There is sometimes a lack of resources and training in the actuarial domain. Our ambition is to help our clients keep their work life running smoothly and preserve their internal team from non-productive rush.

We are committed to support our clients in continuing to fulfill the engagement taken, in utmost confidentiality:

- To companies for their actuarial development of innovative solutions (pricing, solvency 2 internal model...).
- To companies for outsourcing of their actuarial function or their other services.
- To other audit and consulting firms to fulfill their engagement taken.

Besides, if you need a standard or tailored training in actuarial domain, for your team or your Board, BYFS' experts are here.

Don't hesitate to address us your training demands.

# ABOUT US

As a full actuarial and consulting firm established in France and the United Kingdom since 2019, BY Financial Services (BYFS) has the ambition to help create the value organizations are looking for by dealing with their insurance risks in our specialty domains which are General Insurance, Health and Protection, including Creditor Insurance.

Choosing BYFS is making the choice of Proximity, Flexibility and Technicity with high quality standards when delivering the service. Those values constitute our actuarial team DNA, define who we are, and ensure the trust that our clients and our people place in BYFS.

Our high standards and ethical behavior are the fundamentals of everything we do.

Don't hesitate to contact us: [contact@byfinancialservices.com](mailto:contact@byfinancialservices.com)

**France Office : 00336 99 65 02 48**

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**Everything starts with WHY... BY Financial Services is the answer.**