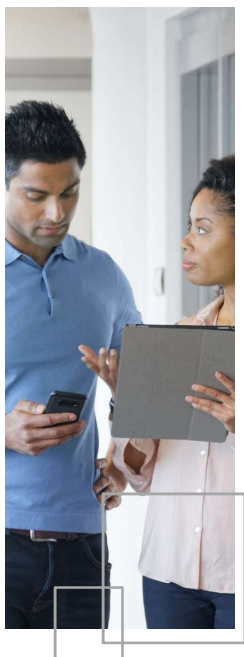


PwC's Actuarial and Insurance Management Services (AIMS)



We provide a broad range of commercially-focused services and solutions to all types of insurers.

Our extensive experience spans current and emerging financial reporting standards, product profitability and risk analysis, enterprise risk management, capital measurement, management and modeling, actuarial department strategies and change management, reinsurance strategies, financial due diligence and valuation and other insurance-related issues for all lines of business.

We work closely with our consulting, risk assurance, regulatory, accounting, tax, and corporate finance specialists to provide clients with integrated solutions for the issues they face

How can we help?



We provide insights and solutions for all businesses that face significant and complex risks, not only insurers.



Our advice and support can help you manage risk and capital more effectively and provide a more informed, efficient and sustainable basis for value creation.



We have the breadth of expertise and experience to lead the development of best practice, understand the potential pitfalls you face and know what works in practice.

Our range of services cuts across the following broad spectrum;



- Actuarial Valuations and Reserving (Life and General Insurance)
- Actuarial talent and organization design.
- Assumption Setting and Experience Analysis
- Business Planning
- Employees Benefits Valuation
- Distribution Channel Reviews
- Financial Condition Reporting
- Product and Sales Insights
- Product Pricing & Profitability Testing
- Reinsurance Strategy Optimization
- IFRS 9 and 17 impact assessment
- Preparation of Statements of Actuarial Opinion & Reserve Reviews
- Credit Risk Analytics
- Capital and Risk Management (Including Statutory Financial Conditions Reporting)



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Meet our Team



Omobolanle Adekoya

Partner, Assurance Services

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Omobolanle leads the Accounting Consulting Services (ACS) Practice in Nigeria and has over 18 years experience in providing accounting technical advisory services.

She is the engagement leader of all our IFRS implementation projects for clients in the financial services industry, as well as others. She has been involved in various IFRS conversion and new Standard implementation projects in the UK and Nigeria.

She has facilitated over 150 IFRS trainings and is a public speaker on IFRS issues for all industry sectors.

She is a certified IFRS financial statements reviewer and her expertise is drawn on across our global network. She was involved in the development of the publication: 'Similarities and Differences between IFRS and Nigerian GAAP' in Nigeria.



Adebowale Adesoma

Associate Director, Actuarial and Insurance Management Services

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Adebowale works within the Actuarial and Insurance Management Services (AIMS) Practice in Nigeria. He has over 14 years of experience working with various insurers.

His experience in insurance spans underwriting, process automations, business analysis, product development & pricing, business strategy & planning, actuarial reserving, reinsurance optimization, capital planning and asset liability management amongst others.

Prior to joining PwC, he led the actuarial functions of several insurers such as AXA-Mansard, Wapic and Old Mutual Nigeria. He holds a Masters in Actuarial Science (with Distinction) and a Masters in Actuarial Management (with Distinction), both from the Heriot Watt University in Edinburgh, UK. His Fellowship of the Institute and Faculty of Actuaries UK is in view.



Rilwan Banjo

Manager, Actuarial and Insurance Management Services

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Rilwan has deep industry experience in the financial services, across Africa, which has spanned 9 years.

Rilwan has supported numerous clients across the continent with valuation of employee benefits, experience analysis and funding planning for retirement benefit obligations. He has also supported clients with Human Resource and Claims Liabilities due diligence, review of claims reserve and asset-liability planning.

He has worked with different clients with the implementation and validation of risk models, and is currently assisting some of our clients reviewing and back-testing their internal risk management models, including governance and monitoring.

He holds a Masters degree in Actuarial Science, a Bachelors degree in Economics and he is an Associate of the Institute of Chartered Accountants of Nigeria. He is also studying to become a Fellow of the Institute and Faculty of Actuaries, UK.

Actuarial Valuations; Life and Non-Life



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Background

Regulated insurers are required to keep offsetting assets to pay off their future liability. As these liabilities are mostly in the future, it is important that they are determined using actuarial methods. These liabilities most times represent a huge size on an insurer's Balance sheet and proper care must be taken to ensure their accuracy, appropriateness and timeliness to meet regulatory deadlines.



Pain points

- Estimating loss reserves based on sound actuarial methodology and assumptions that are in line with regulatory and reporting standards.
- Determining the impact of changes in financial and demographic assumption on claims reserves.
- Difficulty in estimating future claims reserves capturing both quantitative and qualitative factors.
- Internal knowledge gaps with estimating appropriate reserves that should be declared



PwC's Proposition

- Support you in determining the value of your liabilities as at the valuation dates
- Work with you in performing an experience analysis of relevant demographic factors.
- Develop internal capacity within your organization on how to develop high level estimates and review actuarial reports and challenge valuation assumptions.

Client Benefits

- Timely determination of claims reserves for decision making
- Better prediction of actual amount of insurer's liabilities before claims are settled
- Adequate estimation of liabilities and objective disclosure of insurance company's results.

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Actuarial Talent and Organizational design



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Background

Actuarial resources are in short supply and training opportunities are limited. As companies struggle with resource needs and trainings for existing staff, ensuring that an actuarial team has the requisite knowledge, combined with appropriate systems and processes, becomes critical to overall organizational excellence. Understanding what constitutes a successful/ value adding actuarial team and how to develop one can be a challenge.



Pain points

- Operating model does not meet organizational needs
- Actuaries are not proficient in required skills
- Actuarial teams have difficulties communicating results.
- Lines of Communication are compromised between functions
- Lack of career paths leading to high turnover of actuarial staff.
- Status quo trumps efforts to change



PwC's Proposition

- Building a new actuarial operational model with clear interactions with the business
- Establishing service level agreements aligned with interactions model
- Identifying training needs and career paths to increase retention
- Identifying other interventions to increase retention
- Workshops for actuarial leaders and organizations in transition
- Assistance in identifying and on-boarding actuarial talents

Client Benefits

- Visibility into staff proficiency levels
- More productive interactions between functions
- Staff goals, learning, and development aligned with company objectives
- Actuarial leaders prepared to be organizational agents of change
- Business leaders can identify actuaries as trusted advisors

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Assumption Setting and Experience Analysis



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Background

Experience analysis enables insurers to assess the assumptions driving their products pricing and valuation. A proper understanding of these increases the competitiveness and financial health of the company. However, while the consistent and accurate reflection of the company experience is essential for management to better assess and manage the company, it is sometimes a neglected function.

Timely and insightful data analysis allow companies manage market competition and policyholder behavior through proactive business decisions, which is a core differentiator.



Pain points

- Internal knowledge gap in evaluating actuarial assumptions or conducting frequent experience analysis
- Too many manual processes between the source data and the end products.
- Inconsistent data sources used by different functions
- Outdated experience that does not reflect company emerging experience trends.
- No clear understanding of the impact of the assumptions used in the valuation or projection systems.
- No benchmarking information or understanding regarding industry trends for comparison with company experience.

PwC's Proposition

- Data source analysis as well as usage among multiple business functions.
- Data quality and collection process assessment
- A comprehensive review of actuarial assumptions to review outdated, inconsistent or inappropriate assumptions
- Industry experience and assumption benchmarking.
- Assumption sensitivity analysis.
- In house comprehensive training on methodology for conducting experience analysis.
- Comprehensive analysis of Market mix, Expenses, Target markets and Business mix amongst other actuarial assumptions.

Client Benefits

- Consistent assumptions used by different business functions (e.g., pricing, valuation, risk management) for more reliable reporting.
- Consistent and standardized data collection processes.
- Timely reflection of company experience.
- More credible assumption setting process and support.
- Better understanding of the financial impact of each assumption used.
- Ability to respond quickly to observed trends to maximize returns or stem losses.
- Improved decision making on capital allocation mix within the business

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Business Planning

Forward Looking Approach



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Background

Due to the growing complexity of the insurance business, the rapid changes in economic and operating environment, the enactment of new and amended IFRS requirements and the growing integration with other disciplines, more importance is being attached to business planning for insurers. Planning helps in outlining the specific business objectives to achieve the long term business strategy and forecast financial implications.



Pain points

- Recognizing critical success factors affecting business operations.
- Continuous performance management and reporting on the critical success factors.
- Continuous assessment of solvency to meet regulatory directives.
- Aligning the business strategy to meet new IFRS requirements.
- Inability to consider changing customer demands, market opportunities and technological advancement in business planning

PwC's Proposition

- A forward looking approach to fit into the client's needs and measure with actual performance to form basis of updating and revising business plans.
- Help develop a system to identify run offs and vulnerabilities in the risk framework of the client's business model.
- A comprehensive segment focused reporting to management and the respective impact of financial statement line items to the profitability of the business.
- Review of client's business plan to accommodate changing industry, regulatory and technological trends.

Client Benefits

- Better understanding of the risk underlying unique businesses.
- Help clients manage and pre-empt changes in customer preferences and technology effectively
- Ensures a continuously sustainable business.
- Efficient allocation of scarce resources to meet business objectives.

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Employee Benefit Valuation



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Background

It is important that companies have the ability to meet all of their obligations as at when due. Valuation of defined benefits obligations help companies identify the amount and timing of their expected liabilities and the matching assets which are expected to be utilized in setting the liabilities when due. It is also important that the obligations being recorded by the companies reflect the demographic experience of the company over time.

Our employee benefits valuation services help you ascertain the value and timing of your liabilities that reflect your own experience.



Pain points

- Estimating the value and expected timing of employee benefits obligation
- Determining the type, nature and value of assets required to meet the future obligations
- Maximizing the returns on plan assets by optimizing the nature, risk, type and tenor of the plan assets
- Determining the impact of changes in financial and demographic assumption on the plan assets and liabilities
- Reconciling changes in defined benefit obligations from one period to the other.

PwC's Proposition

- Support you in determining the value of your liabilities as at the valuation dates
- Work with you in performing an experience analysis of all parameters driving your liability values.
- Develop internal capacity within your organization on how to develop high level estimates and review actuarial reports and challenge valuation assumptions.

Client Benefits

- Effective asset-liability matching
- Liability reporting based on company's historical experience.
- Compliance with regulatory and reporting standard requirements.
- Easy planning based on expected benefit payments for each period.
- Internal capacity development in employee benefits related areas

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Distribution Channel Review



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Background

The aim of distribution channels is to allow customers to access and purchase products in the most effective way for the customer and insurer. Different direct and indirect distribution channels available to insurers include: Call Centres, Agents, Brokers, Bancassurance and Internal Staff. Each distribution channel brings its own cost and benefits and they should be analysed to decide how well they meet the insurer and client's objective.



Pain points

- Difficulty in identifying the most effective and efficient distribution channel
- Inability to adapt distribution channels to current customer's needs and technological advancement.
- Incorrect products matching with appropriate distribution channels
- Inappropriate sales targets matching with appropriate distribution channels to meet such targets.
- Inability to identify productive channels of distribution.

PwC's Proposition

- Use of data analytics to identify appropriate mix of distribution channels to maximize profits
- Management profitability reporting on existing distribution channels to identify weak channels
- Comparison of different distribution channels and help identify the most efficient channel to distribute products.
- Identifying customers' channel requirements and assessing each channel's ability to meet such requirements.
- Propose innovative alternate channels of distribution which will benefit both insurers and customers.

Client Benefits

- Improved management decision making
- Appropriate product matching with relevant distribution channels
- Optimum mix of distribution channels will be adopted
- More efficient marketing of insurance products.
- Wider customer reach and network

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Financial Condition Reporting



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Background

Insurers are required to prepare a report on the solvency and financial condition of their respective companies. The Financial Condition report is a summarized report covering the Business activities, Financial performance, Corporate Governance & Risk management, Solvency, Capital Management and Dividends for the year being reported. In addition to providing an overview of the company, the FCR helps to comply with regulatory requirements and avoid sanctions.



Pain points

- Providing the required historical data and format for accurate reporting
- Ability to manage reporting on technical reserves and solvency requirements.
- Timelines of achieving regulatory requirements
- Reconciliation of the FCR and financial statements
- Ability to conduct a comprehensive all round review of the business model and thereby compile extensive reporting on all aspects

PwC's Proposition

- PwC would help review and identify the significant drivers of profitability.
- Estimate the current and projected solvency capital assessment to ensure compliance with regulatory requirements.
- Designing a customized monitoring tool that would help in identifying significant profitability drivers and risk areas to aid financial performance.
- Risk based analysis of investment portfolios to achieve required regulatory risk exposure targets.
- Evaluate Enterprise risk management policies of the client to comply with regulatory requirements.

Client Benefits

- Regulatory compliance to NAICOM requirements
- A customized approach to identifying profitability drivers
- Expressing an opinion on whether pricing system is adequate to the management.
- A technical approach to financial condition reporting including a report on business performance, risk profile and capital position.

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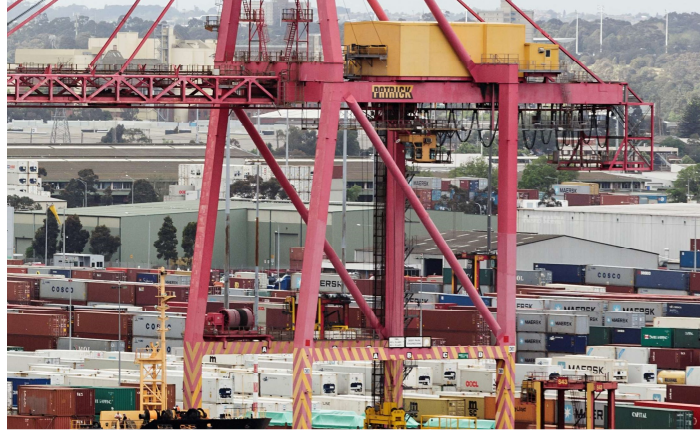
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Product and Sales Insight



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Background

This involves the use of analytics to identify valuable business opportunities from data which will drive improved returns on product and marketing spend. These insights will drive customer and profit oriented product designs. It will also ensure that proper customer/ product targeting is possible.



Pain points

- Lack of detailed understanding of customer's preferences.
- Inability to match customer preferences to product lines and types, hence development of products that are not useful to clients.
- Knowledge gaps in cross selling of insurer's products.
- Inability to balance Products, Premiums, Claims, and distribution channels.
- Inappropriate customer segmentation and target marketing.
- Inability to offer price differentiation based on risk attributes.

PwC's Proposition

- Use of analytics to recognise profitable markets and target customer audience.
- Identifying of productive and unproductive product lines to aid capital allocation.
- Designing the most effective marketing strategy possible to meet sales targets.
- Creative marketing problem solving involving cross selling, upselling and focused marketing.
- In house training to internal staff on the use of analytics to understand the customer's preferences.

Client Benefits

- Injecting big data and analytics leads to more customer specific products leading to higher demand of the client's product thereby leading to higher profits
- Improved knowledge about customers preferences and convenience.
- Successful distribution techniques of insurance products.
- Improved management decisions on unprofitable product lines and services
- Improved customer base, distribution network and customer satisfaction

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Product Pricing and Profit Testing



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Background

Every business needs to know if its products are profitable. However, it is much harder to determine the profitability of insurance products especially; life assurance than most other industries. It is usually possible to only know if a tranche of business has been profitable when the last contract has gone off the books, which could take several years for certain kinds of contract. Some actuarial methodology is therefore needed to assess likely profitability before writing the business in the first place.



Pain points

- Assessing the profitability of products before launching products.
- Insufficient market information to model suitable prices for products.
- Finding the balance between Premium volume, profitability, risk appetite and customer affordability.
- Knowledge gap within client internal teams to model appropriate product prices.
- Insufficient staff training and development on profitability testing methods.

PwC's Proposition

- Sensitivity analysis and stress testing to identify product's key profit drivers.
- Developing profit testing techniques to predict how profitable a product will be and also identify key assumptions that drive contract profitability from inception.
- Cashflow modelling.
- Integrating pricing model factors such as claims, risk, expenses, targeted cash flows, etc. with customer and market demand behaviour
- In depth training of client's internal teams on product pricing and profit testing.

Client Benefits

- Better means of predicting product profitability from inception.
- A customized approach to profit testing and product pricing
- Adequate monitoring of performance of price optimization models.
- Improved decision making tool for strategic pricing for top management.
- Improvement in profitability

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Reinsurance Strategy Optimization

Balance between Risk appetite and Profit



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Background

Reinsurance is a mechanism for spreading risks by insurers. However, there is always the need for insurers to regularly optimize the reinsurance strategy such that the right balance between risk and profit can be attained. The process of optimizing this strategy is very important and should be considered by insurers frequently.



Pain points

- Defining risk appetite and risk tolerance in an objective and quantifiable way.
- Knowledge and skill gaps in formulating a profitable reinsurance strategy.
- Poor pricing techniques and tight profit margins
- Poor quality of risk management and weak risk tolerance limits.
- Maintaining regulatory limits on the quantity of risk to undertake

PwC's Proposition

- Development of a model that will assist insurers to understand the required level of risk considering the profitability motive.
- Set up or provide advice on current reinsurance strategy for insurers.
- Assess/ set up the optimal strategy based on company's risk appetite and capital needs, thereby creating shareholder value.
- Ensure risks are adequately assessed through simulations, stress testing, stochastic modelling etc.
- Advice on the percentage of risk to transfer, arbitrage and income smoothing

Client Benefits

- To help maintain the risk levels of the client within acceptable limits.
- Enhancement of the risk taking capacity and profit of the insurer, thereby increasing business opportunities
- Maximize risk appetites to improve profits.

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IFRS 9 Impact Assessment & Implementation

A Tailored Approach



Background

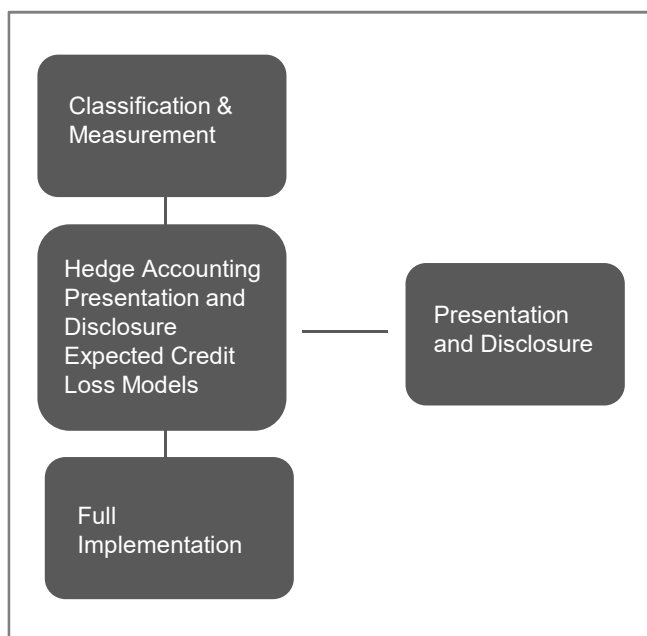
NAICOM's guidance on IFRS 9 & 17 implementation expects insurers to adopt a thorough assessment of the measurement impacts of the combination of IFRS 9 and IFRS 17. This is to ensure profit or loss volatility is minimized by the accounting classifications of both standards.



Pain points

- Inadequate understanding of insurance contracts accounting standard and implications.
- Development/ enhancement of models to conform to proposed standards.
- Need for an impact analysis of proposed standards with regards to implementation and transition.
- Need to understand the impacts on product design and risk management.
- Classification and measurements of financial assets
- Development of Expected Credit Loss models to predict impairment losses.
- Internal models to reconstruct income statements and balance sheets
- New presentation and disclosure requirements

Our Approach



PwC's Proposition

- Assist in creating tools to help analyze results under proposed standards.
- Analysis of products and profit signatures, including modelling and peer review.
- A specific tailored approach to impact assessment to determine the implications of applying the new requirements, identifying specific accounting mismatches and potential errors.
- Development of ECL Models that are client specific and tailored to the uniqueness of the client's business process and data.
- Assess the financial impacts of adopting IFRS 9 to the business model and effects on business decisions.
- A customized approach to IFRS 9 training and walkthrough for staff.
- Identify new sources of earnings and balance sheet volatility, and potential ways to manage/mitigate risks

Client Benefits

- Efficiency through partnering with a firm with deep and relevant experience that provides independent insights and support to your analysis.
- A sustainable and uniformed approach to compliance with standard requirements.
- New presentation and disclosure of financial statements
- In depth IFRS 9 training to staff by seasoned IFRS consultants.
- Accurate classification and measurements of financial instruments in the financial statements.
- Balance in the assessment of the level of investment necessary to achieve compliance while recognizing uncertainty of timing and scope of required changes



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IFRS 17 Impact Assessment & Implementation



Background

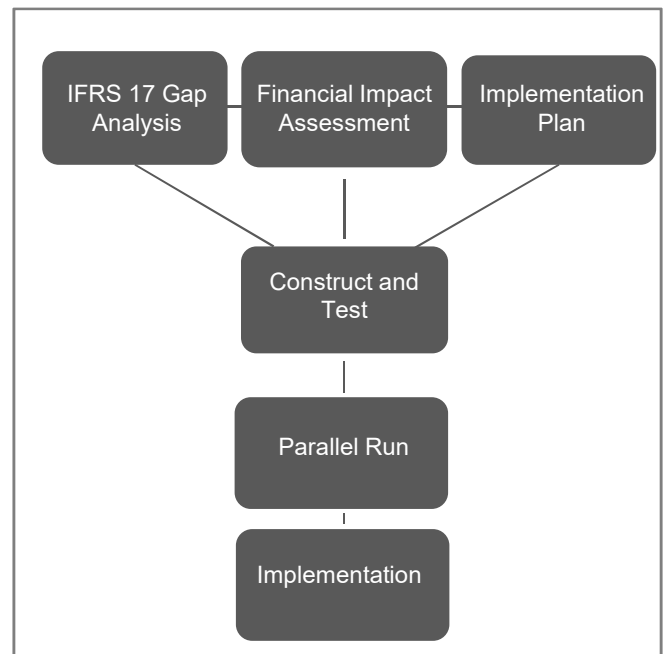
IFRS 17 would result in significant changes to the method of presentation of financial information and its adoption would require significant planning. The new IFRS 17 reporting standard aligns insurance company reporting frameworks around the globe and necessitates specific activities. Key areas of focus identified from IFRS 17 implementation projects include Data, Systems, Processes, Reporting, Technical and Organization.



Pain points

- Selecting the most appropriate measurement models for the insurance business.
- Inadequate data to carry out the IFRS 17 client's analysis.
- Ability to carry out appropriate segmentation according to risks and group management to complete similar profitability analysis.
- Determining the approach and confidence level to adopt for Risk adjustment.
- Harnessing the interest of different stakeholders.
- Appropriate transitioning for business contracts written before IFRS 17 implementation.

Our Approach



PwC's Proposition

- A pragmatic approach to conducting high level impact assessment to help clients design and structure their change programme.
- Mobilize internal project team, set up project coordination and governance structure for implementation
- Embed IFRS 17 requirements into financial reporting processes, data, systems, technical and organization.
- In depth IFRS 17 training to boost staff internal capacity.

Client Benefits

- Accelerated client programme delivery through the use of a proven approach and worked client examples to confirm compliance with standard requirements.
- Drive better, more tied-up working practices across business functions
- Improved operational finance efficiency and effectiveness.
- Accurate classification and measurements of financial instruments in the financial statements.
- Helps minimize disruption by understanding the impact of IFRS 17 on the client's business

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