

CAS antitrust notice

- ► The Casualty Actuarial Society (CAS) is committed to adhering strictly to the letter and spirit of the antitrust laws.
 - ▶ Seminars conducted under the auspices of the CAS are designed solely to provide a forum for the expression of various points of view on topics described in the programs or agendas for such meetings.
- ▶ Under no circumstances shall CAS seminars be used as a means for competing companies or firms to reach any understanding expressed or implied that restricts competition or in any way impairs the ability of members to exercise independent business judgment regarding matters affecting competition.
- ▶ It is the responsibility of all seminar participants to be aware of antitrust regulations, to prevent any written or verbal discussions that appear to violate these laws and to adhere in every respect to the CAS antitrust compliance policy.

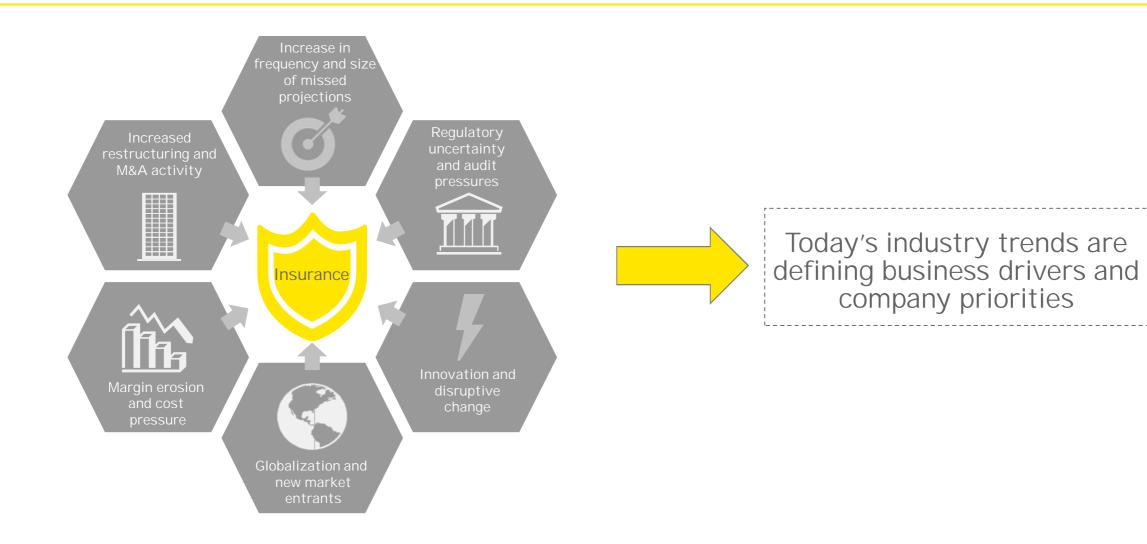


Disclaimer

- ► The views expressed by the presenter are not necessarily those of Ernst & Young LLP (EY US).
- ► This material has been prepared for general informational purposes only and is not intended to be relied upon as accounting, tax or other professional advice. Please refer to your advisors for specific advice.



Industry trends





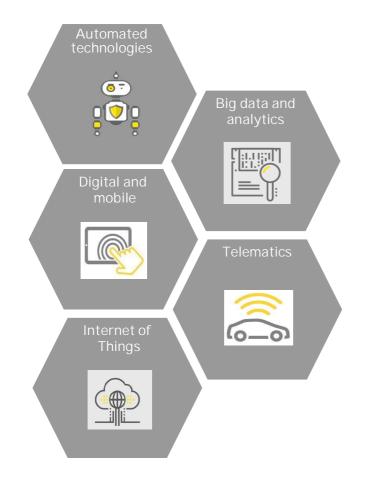
Polling question

- Which industry trend is impacting you the most?
 - Increased restructuring and M&A activity
 - Increased frequency and size of missed projections
 - Regulatory uncertainty and audit pressures
 - Innovation and disruptive change
 - Globalization and new market entrants
 - Margin erosion and cost pressures





Future of insurance





The future insurance model is significantly changing the way the industry operates



Polling question

- Which insurance initiative will impact the actuarial team the most?
 - Automated technologies
 - Big data and analytics
 - Digital and mobile
 - Internet of Things
 - Telematics





EY | Assurance | Tax | Transactions | Advisory

About EY

EY is a global leader in assurance, tax, transaction and advisory services. The insights and quality services we deliver help build trust and confidence in the capital markets and in economies the world over. We develop outstanding leaders who team to deliver on our promises to all of our stakeholders. In so doing, we play a critical role in building a better working world for our people, for our clients and for our communities.

EY refers to the global organization, and may refer to one or more, of the member firms of Ernst & Young Global Limited, each of which is a separate legal entity. Ernst & Young Global Limited, a UK company limited by guarantee, does not provide services to clients. Information about how EY collects and uses personal data and a description of the rights individuals have under data protection legislation are available via ey.com/privacy. For more information about our organization, please visit ey.com.

Ernst & Young LLP is a client-serving member firm of Ernst & Young Global Limited operating in the US.

© 2019 Ernst & Young LLP. All Rights Reserved.

US SCORE no. 06923-191US_4 ey.com

