



INSURANCE
ASSOCIATION
OF THE CARIBBEAN INC.

Deloitte.

BUSINESS SEMINAR FINANCE FOR NON- FINANCE EXECUTIVES

Understanding the Numbers and
Managing the Business



Raymond Haynes

Partner | Consulting
Strategy, Risk & Transactions
Technology & Transformation



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Senior Manager |
Actuarial &
Insurance Solutions

DECEMBER 7 & 8, 2026

MIAMI MARRIOTT DADELAND, MIAMI FLORIDA, USA

IAC MEMBERS – US\$850

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What has changed since the 2017 programme

Why the refresh?

1	Standards went live	IFRS 9 and IFRS 17 are now in force. IFRS 18 and ISSB sustainability standards are the next wave of reporting change.
2	AI moved from novelty to core	Generative and agentic AI are embedded across underwriting, claims, actuarial and finance — now a governance and capital-allocation issue.
3	Climate & capital pressure intensified	Caribbean catastrophe economics, a hardening reinsurance market and the protection gap now sit at the centre of the financial conversation.

Two-day agenda at a glance

The programme

DAY 1 • UNDERSTANDING THE NUMBERS

- Setting the scene: forces reshaping insurance
- Key financial terms & the insurer's money model
- Demystifying the statements: P&C vs Life
- Profit vs cash: cash flow & treasury
- Accounting standards I — IFRS 9
- Accounting standards II — IFRS 17
- Horizon: IFRS 18 & sustainability

DAY 2 • MANAGING THE BUSINESS & WHAT'S NEXT

- The intersection of finance, risk & actuarial
- Capital & solvency
- FX, interest rates & inflation
- Climate, catastrophe risk & reinsurance
- AI & GenAI: value, governance & the exec's role
- Insurance Transformation - Core modernisation et al

YOUR FACILITATORS

RAYMOND HAYNES

Raymond is a Consulting Partner at Deloitte, serving clients across Barbados and the Eastern Caribbean. He brings more than 20 years of financial services experience spanning commercial banking, insurance, mutual funds, credit union regulation and Big Four professional services.

He advises governments, corporates and private equity clients on complex financial matters, including M&A strategy, capital and debt advisory, restructuring and insolvency, risk advisory, and valuation and business modelling. As Deloitte's regional Valuations leader, Raymond sets strategy for and coordinates delivery of valuation services in the Caribbean.

Recent financial services experience

- Developed internal capital adequacy assessment processes, including Pillar II risk quantification, scenario modelling and stress testing
- Facilitated various strategic transformation workshops to align business models, digital initiatives and channel strategies
- Led buy-side and sell-side M&A advisory mandates
- Led valuation and modelling projects for general insurance companies.

Qualifications & professional affiliations

- Honours Bachelor of Mathematics in Actuarial Studies, University of Waterloo
- Member, Canadian Institute of Chartered Business Valuators
- Member, American Society of Appraisers
- Member, Chartered Professional Accountants of Canada
- Member, Institute of Chartered Accountants of Barbados
- Member, Advocacy & Public Policy Committee, Institute of Chartered Accountants of Barbados
- Member of Council, Barbados Chamber of Commerce & Industry



YOUR FACILITATORS

DARYL WALCOTT-GRAPPIE

Daryl Walcott-Grappie is a Partner at Deloitte Barbados, providing clients across a broad range of industries with extensive professional expertise. His current focus is the financial services sector, supported by significant public accounting experience in Trinidad and Tobago and Barbados. Daryl regularly collaborates with Deloitte member firms and other network firms to serve regional entities within global client audits. He also leads the firm's Assurance offerings regarding new and amended IFRS Accounting Standards guidance, executive training and implementation projects, including IFRS 17 and IFRS

Daryl has a strong track record of managing multi-location client groups across a diverse range of industries. His portfolio includes direct insurers, reinsurers, retail and offshore banks, credit unions, manufacturers, and distributors. His client service experience spans Trinidad and Tobago, Barbados, and the Eastern Caribbean.

Recent financial services experience

In addition to his client service responsibilities, Daryl serves as the Barbados firm's NPPD, providing consultation and guidance on IFRS Accounting Standards and auditing matters. He is also committed to knowledge sharing and regularly facilitates internal and external training sessions and workshops on accounting and related topics.

Daryl's professional qualifications are complemented by practical industry experience. He previously led the finance function of a five-branch consumer goods company and managed the project accounting team of a prominent real estate development group.

Qualifications & professional affiliations

- Honours, Bachelor of Science Industrial Management, University of the West Indies St. Augustine Campus.
- Fellow, Chartered Institute of Management Accountants (FCMA)
- Chartered Global Management Accountant (CGMA).
- Postgraduate certificate in ESG and Sustainable Financial Strategy.
- Member, the Institute of Chartered Accountants of Trinidad and Tobago (ICATT)
- Member, Institute of Chartered Accountants of Barbados (ICAB)
- Member of the Accounting and Auditing Standards Committee of ICAB





YOUR FACILITATORS

ELLIOTT DAWSON

Elliot Dawson is a senior manager in the Actuarial & Insurance Solutions practice in Bermuda and specializes in providing actuarial services in the general insurance industry. Prior to joining Deloitte in Bermuda Elliot worked in the actuarial team at Deloitte in Australia and has spent over ten years working with clients in the insurance and banking industry. Elliot has worked on a variety of actuarial and risk projects and had broader consulting and data & analytics experience.



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