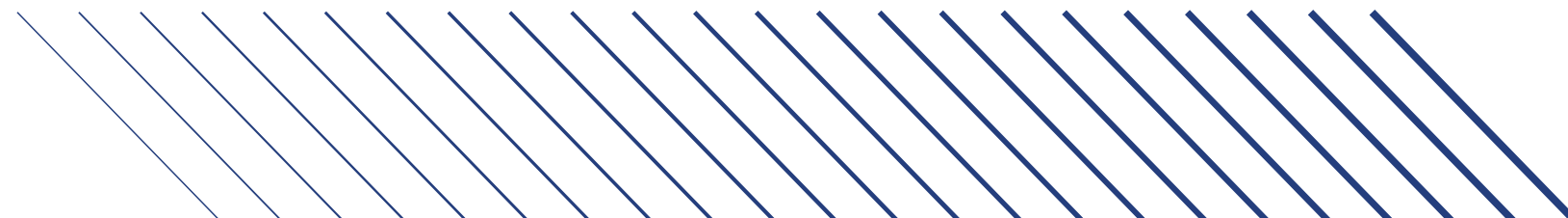
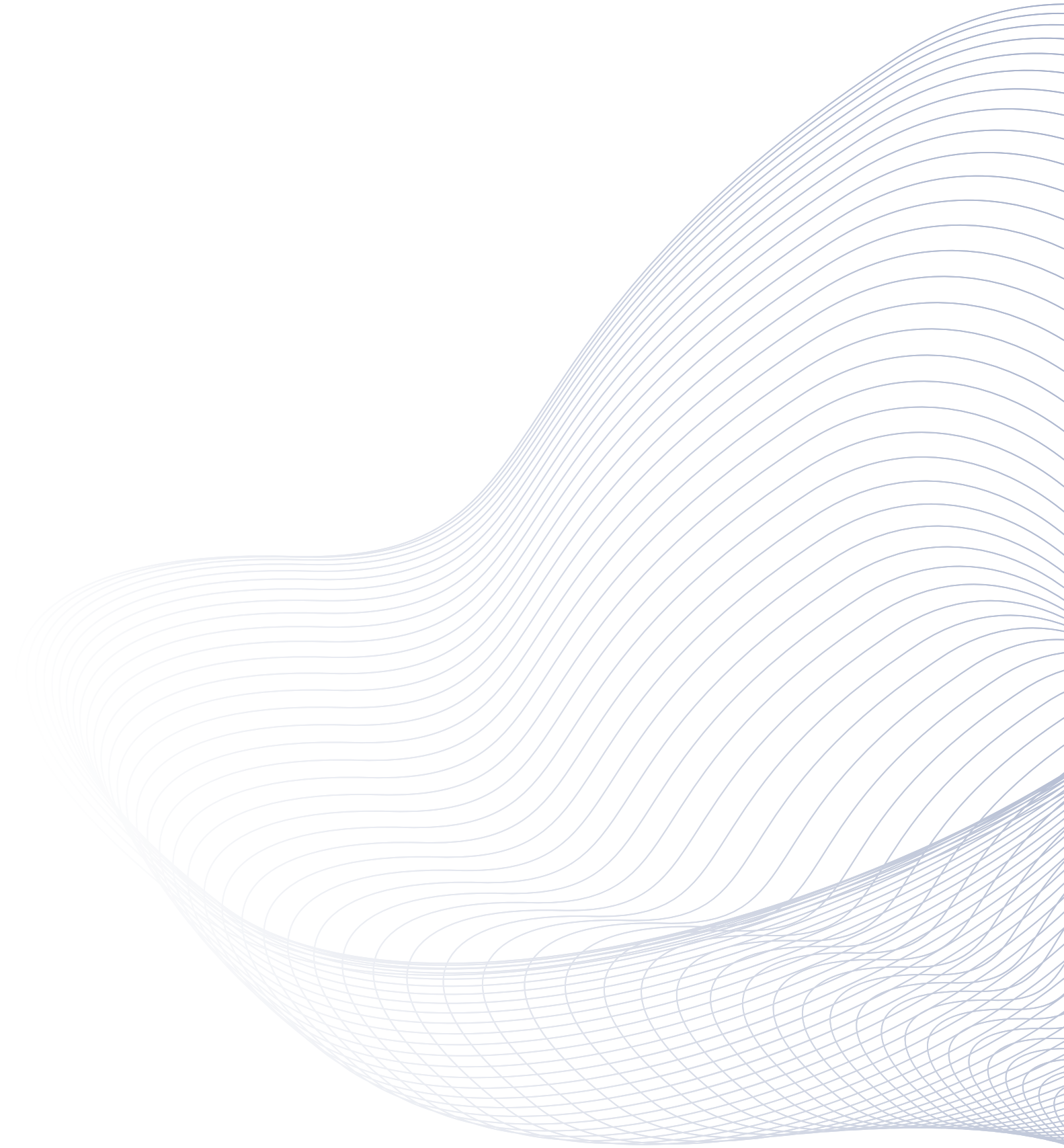




Kapadia & Kochrekar
Actuaries & Consultants

www.kacindia.com



INDEX

- [About Us](#)
- [Vision](#)
- [Values](#)
- [Partners](#)
- [Services - Employee Benefits](#)
- [Services - ESOP](#)
- [Services - Corporate Solutions](#)
- [Services - Insurance Business](#)
- [Valuation Process](#)
- [Contact Us](#)





Kapadia & Kochrekar
Actuaries & Consultants

ABOUT US

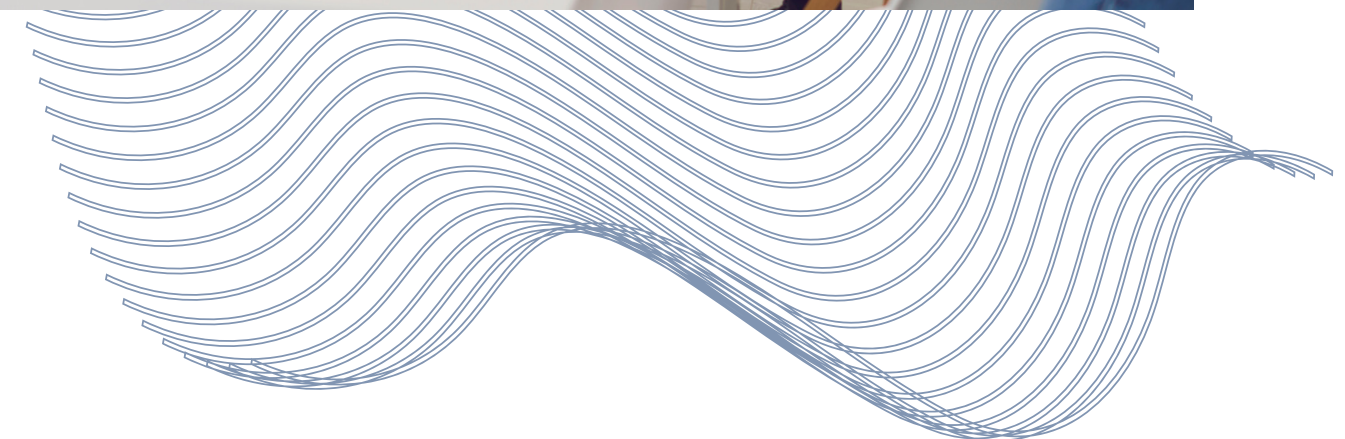
Kapadia & Kochrekar is a leading actuarial consulting firm in India. Established in the year 1984 (re-branded in 2016), we provide actuarial consulting services to over 2000+ corporates across India and globally. With rich experience in each of the service area, our advisory covers various industry sectors from energy, heavy engineering, real estate, FMCG, Banking, IT and Healthcare.





VISION

We aspire to be the one of the top global actuarial consulting firm that provides accurate advisory while maintaining high standards of professionalism, integrity and timeliness.





OUR VALUES

Professionalism

We encourage all our associates to maintain high standards for ethics, honesty and accountability.

Competence

Offering professional services require us to be abreast with the changing environment. We make all the efforts to gain latest knowledge so that you benefit from our advice.

Privacy

Data privacy is of paramount importance in fast evolving global landscapes. We try our best to keep up with the changing IT world and also train our associates with best practices.

Timeliness

It is always the top priority to deliver the projects within deadlines so that the we can create value at the right time.

Client relationship

Creating value to clients by understanding their needs in a mutually respectable environment.

PARTNERS

Kapadia consultancy was Founded by late Shri Nalin Kapadia in 1984. Since then, the actuarial practice has been headed by the immensely respected Shri. Nalin Kapadia himself until 2014. The firm is currently headed by two young and energetic actuaries Mr. Saurabh Kochrekar & Mr. Jenil Shah, both mentored by Mr. Kapadia himself.

Saurabh Kochrekar

Saurabh Kochrekar is a talented young actuary with an outstanding academic track record and is one of the few actuaries to complete the qualification in less than 5 years. He has over 13 years of actuarial experience in the areas of insurance and retirement benefits. Saurabh has provided insurance consulting in areas of reserving, finalizing regulatory returns, modelling and model review. He has been consulting actuary to over 2000 companies in India and has an extensive experience in valuation of employee benefit plans.

Jenil Shah

A seasoned professional with over 10 years of experience in Employee Benefits Consulting, Insurance Consulting, Risk Management, Investment Management, Financial Planning, Business Analytics, and Corporate Transformation. Jenil Shah has worked with diverse teams for monitoring different funds and their performances for providing the best insight and portfolio mix to clients.



Kapadia & Kochrekar
Actuaries & Consultants



SERVICES

Employee Benefits -

- **Gratuity Plan**
- **Leave Policies**
- **Long term bonuses**
- **Pensions**
- **Other employee benefits**

- Accounting Valuations (as per AS-15, IND AS-19, IAS-19, USGAAP , or any other accounting standard). The reports include all the disclosures required under the standards and support in responding to queries from various stakeholders.
- Funding Valuations or Asset Liability Matching exercises for funding and asset management of assets backing the employee benefit liabilities.
- Budgeting exercise - projections of employee benefits liabilities and impact on P&L for management's internal budgeting or forecasting exercise.
- Scheme designing - Designing of incentive schemes in a way that is appreciated by both, the employees and the management.
- M&A consulting - Consulting to assess the impact on employee benefits obligations in case of M&A exercise.



SERVICES

ESOP Advisory

- Due diligence and consultation on various options available to the company under share based payments.
- Designing / Drafting of ESOP Policy. A step-by-step guidance on roll-out of an ESOP program.
- Fair Valuations of ESOP plans as per the accounting standards.
- Support and assistance from other expert associates for other aspects of plan like accounting, business valuations, taxation considerations etc.

SERVICES

Corporate Solutions



Kapadia & Kochrekar
Actuaries & Consultants

- Warranty Valuations -Assessing the accounting provisions required in respect of product or service warranties.
- Pricing of warranties so that companies can offer extended warranties priced on concrete statistical methods.
- Valuations of loyalty programs like reward points, deferred cashback programs etc
- Business valuations
- Credit guarantee / Financial guarantees
- Insurance Audit to assess effectiveness of the insurance policies purchased by the companies in terms of price / coverage / risk exposure
- Fair Valuation of financial assets or liabilities



SERVICES

Insurance (Life and General)

- Pricing and product development
- Reserving and statutory filings
- Solvency related studies
- Experience Analysis



VALUATION PROCESS

Pre-Valuation

- Understanding the governing rules of the scheme
- Data validation to ensure correctness and consistency of the data
- Setting of assumptions in consultation with the management

Valuation

- Performing the valuations on the finalized data and assumptions
- Review of the valuation results by experienced manager or actuary

Submission and finalisation

- Submission of reports to the client.
- Resolution of queries from management or auditors.
- Sign-off and Invoicing



LET'S CONNECT!



Kapadia & Kochrekar
Actuaries & Consultants

 Kapadia & Kochrekar, Lokmanya Tilak Road,
Lokmanya Tilak Nagar, Maharashtra Nagar,
Borivali, Mumbai, Maharashtra, India

 02240161446 / 8454066623

 info@kacindia.com

 www.kacindia.com

