



ACTUARIAL VALUATION SERVICES



INTRODUCTION

We believe that employees are the backbone of any company. An employee shall only work effectively when he knows he will be rewarded well for his services. Considering this, our team of technical experts provides actuarial valuations that are necessary to assess long term sustainability of a defined benefit plan and can serve as a decision-making tool for plan sponsors.



We serve our clients at every level of their organization, whether as a trusted advisor to top management or as a hands-on coach for front line employees. We are serving well known multinational companies, listed companies and Small & Medium Entities (SMEs) all across Saudi Arabia both in public and private sector.

The actuarial valuation process comprises of statistical analysis conducted using various parameters, inputs and assumptions to predict potential liability or assets at a given point in time, usually at the end of the reporting period of the business.

DELIVERABLES

The summary will include complete disclosures as required under International Accounting Standard 19 ("IAS 19"), International Public Sector Accounting Standards (IPSAS) and IFRS for SMEs (depending on client's reporting requirements) , including but not restricted to the following:



- Defined Benefit Obligation (DBO) as at the valuation date
- Statement of Financial Position as at the valuation date
- Analysis of DBO as at valuation date into Vested and Non-Vested
- Cost to be recognized in the Statement of Profit & Loss for the year
- Actuarial gains/losses to be recognized in Other Comprehensive Income arising due to changes in economic, demographic assumptions or experience adjustments for the year
- Estimated Cost to be recognized in P & L in the year following the valuation date
- Economic and Actuarial assumptions Maturity Profile of DBO (i.e. effect of defined benefit plan on entity's future cash flows)
- Employee-wise split of EOSB liability figures at each year-end
- Sensitivity-Analysis of the Present Value of DBO for changes in the Discount rate and Salary Escalation rate.

CLIENTELE

At Insights, we have a diversified clientele which includes private and public-sector clients from different industries such as Oil & Gas, Real Estate, Mining, Food & Beverages, Dairy, Industrial Manufacturing, Logistics, Medical & Pharmaceutical, Information Technology, Architecture, Investment Banking & financial services, Construction & engineering consultancies, Retail & wholesalers, Automotive, Bio-technology, Telecommunication and Transportation, Marketing & Advertising etc.



We have conducted Actuarial Valuation of more than 100 entities in the Middle East;

- i** *Services Sector*
- i** *Construction Sector*
- i** *Information Technology Sector*
- i** *Manufacturing Sector*
- i** *Retail Sector*
- i** *Financial, Banking & Consultancy Sector*
- i** *Medical & Pharmaceutical Sector*
- i** *Food & Entertainment Sector*
- i** *Transportation & Logistics Sector*
- i** *Investment Management Sector*
- i** *Mechanical & Industrial Engineering Sector*

SERVICES SECTOR



CONSTRUCTION SECTOR



TRAVEL & TOURISM SECTOR



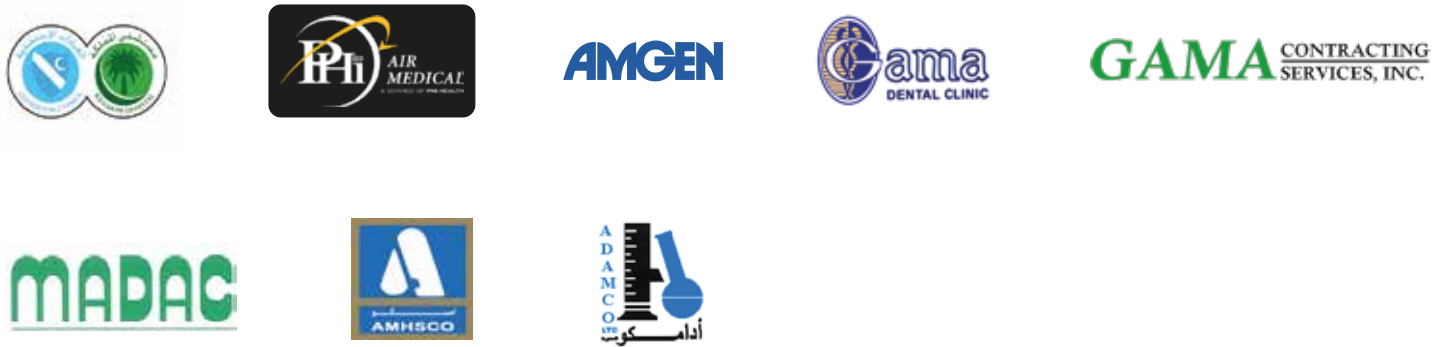
MANUFACTURING SECTOR



INFORMATION TECHNOLOGY SECTOR



MEDICAL & PHARMACEUTICAL SECTOR



FINANCIAL, BANKING & CONSULTANCY SECTOR



RETAIL SECTOR



FOOD & ENTERTAINMENT SECTOR



TRANSPORTATION & LOGISTICS SECTOR



INVESTMENT MANAGEMENT SECTOR



MECHANICAL & INDUSTRIAL ENGINEERING SECTOR



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