



Consultants & Actuaries

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Sylvain graduated from Laval University in Québec City in 1979 and subsequently qualified as a Fellow of the Society of Actuaries, a Fellow of the Canadian Institute of Actuaries, and a Member of the American Academy of Actuaries. He is also an Affiliate Member of the Institute and Faculty of Actuaries (UK) and a full Member of the Caribbean Actuarial Association. He has been a Principal / Shareholder of Eckler Ltd. since 1993.

— Broad Expertise & International Experience —

Sylvain began consulting in the field of life and health insurance and financial services in 1984. He specializes in start-ups, strategic planning and enterprise risk management, financial reporting, dynamic capital adequacy testing, product design and pricing in the area of traditional and non-traditional life, health, annuity and disability products, actuarial appraisals and demutualization, asset-liability management, embedded values, external peer review, and reinsurance negotiations. A key expertise Sylvain provides is strategic and tactical planning in the context of mergers & acquisitions.

Over the past 30 plus years, he has acted as Appointed Actuary to many life and health insurers and still does (Canada, the United States, Bermuda, the Bahamas, Barbados, Jamaica, Trinidad & Tobago, Aruba, Belize, and Panama).

Sylvain has extensive hands-on experience in derivative insurance products, including Life Settlements since 2005, from both buyers and sellers' perspectives, determination of appropriate discount rates, use of life expectancy, as well as stochastic processes. More recently, Sylvain has also been involved in Family Takaful (Shari'ah-compliant life insurance).

— High Net Worth Individuals ("HNWIs") Market —

Sylvain has developed specialized expertise in the area of international high net worth individuals ("HNWIs") market for life insurance products for re/insurance carriers and captives based in Canada and/or the USA, Bermuda, the Caribbean (Barbados, Bermuda, Cayman Islands), and Europe (Guernsey, Isle of Man, Liechtenstein, Luxembourg).

In addition to pricing and valuation expertise in this niche market, Sylvain and his team are currently developing a massive and sophisticated reinsurance pool offered to their clients, called renaissance™. This reinsurance solution will unleash the potential growth in this market by creating large amounts of automatic capacity.

— Longevity Risk —

Longevity risk is one of the biggest unmanaged and unrewarded risks facing the 21st century, whether for the developed world or the developing world. With the help of its UK business partner, Eckler has developed Club Vita Canada (CVC) which is solely focused on the analysis of pensioner longevity. CVC gives our clients the unique insights and robust tools needed to better manage longevity risks associated with defined benefit pension plans, post-retirement benefit plans, and life annuities offered by Life Insurers. The longevity modelling techniques are very relevant to other regions and can easily be adapted.

— Actuarial Software —

Sylvain has developed expertise over the years in life insurance actuarial software. He is responsible for Eckler's current financial services software EASy™ covering all aspects of valuation, financial projections and pricing, as well as the development of actuarial methodology based on stochastic principles and techniques. Further development in this area has centred on techniques to quantify the risk exposure on uncertain cash flows and to establish an appropriate level of actuarial liabilities using Replicating Portfolios and Asset-Liability Management techniques.

— Web-Based Illustration & Administration —

Sylvain has also developed the business plan for web-based illustration and administration systems employing the newest software technology and marrying it to actuarial principles and techniques, a concept unique in insurance consulting. He is responsible for Eckler's platforms in this area, called ingenius™ (Illustration), forward™ (Instant Issue), prevision™ (Underwriting workflow), with clients in North America and Europe utilizing brokers around the world. Additionally, we have developed a sophisticated and highly secured cloud-based technology, called espace™, made available to our clients for web-based business processes and secured Cloud use.

— Geographical Reach —

Sylvain and his team are developing further business opportunities beyond North America and Europe, including Latin and South America, some parts of Asia, such as the Middle East, India and South-East Asia (particularly Hong Kong and mainland China).

Contact Sylvain to know more on our local and international services.