

# Gavin Palmer

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## Partner, London; KPMG

Gavin is a Partner in KPMG's Life Actuarial Practice, and has over 25 years' experience of the life insurance industry. He joined KPMG in May 2011 having spent most of his previous career at Towers Watson, where he led the European M&A practice in addition to undertaking various other management responsibilities including acting as CEO of Towers Watson Capital Markets Ltd.

He has extensive experience in the mutual sector having advised mutual on strategy, management of their funds and demutualisations. More generally Gavin has advised companies on a range of with-profits issues including bonus policy, estate distribution, asset strategy and capital support structures.

Throughout his career, Gavin has focused on transaction related assignments including private sales, IPOs and advising companies on acquisitions. His experience extends across Europe and Asia. In addition he has carried out a number of restructuring assignments, including leading the team advising a client in the compromise of policyholder guarantees through a Court Scheme. This project required working with the regulator to demonstrate capital implications of the scheme together with considering issues of equity between policyholders and shareholders.



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Prior to joining KPMG he advised Sir John Chadwick in his role providing advice to Government on the Equitable Life Payments Scheme, and was subsequently retained to advise the Independent Commission on Equitable Life Payments.

Gavin has worked closely with insurance companies and others in developing solutions to pass insurance derived risks into the capital markets including advising on the first longevity swap in the UK market. Other assignments include developing capital market solutions to address issues arising from the introduction of Solvency II.

He has also advised a number of businesses on the strategic implications of Solvency II including options for restructuring businesses and undertaking transactions to optimise value under the constraints imposed by the new solvency regime.



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