

A. M. Ershad Chowdhury

Vice-Chairman

Board of Directors · Mercantile Islami Insurance PLC

19+ yrs	Deloitte	MBA
International experience	Former Senior Consultant, London	University of Glasgow

PROFILE

A. M. Ershad Chowdhury is a financial services and technology professional with over 19 years of international experience across banking, insurance, capital markets and information systems in Bangladesh and the United Kingdom. He specialises in data-driven transformation, corporate governance, risk management and the strategic use of technology to strengthen financial institutions.

As Vice Chairman of Mercantile Islami Insurance PLC, he provides strategic leadership, board-level governance and direction on sustainable insurance and re-insurance operations. He has led strategic planning, maintained full IDRA regulatory compliance, managed a diversified investment portfolio and introduced innovative products including cyber insurance.

Previously a Senior Consultant at Deloitte in London, he contributed to Lloyd's of London's Blueprint Two initiative, delivering technology-led solutions that improved speed, transparency and operational resilience across the market. His international career includes advisory engagements with RBS, UBS, Aviva, AXA, Friends Life, SONY, General Electric, Equiniti and RSA Insurance Group, and roles at RSA and Aviva managing global reinsurance data, EML and PML exposure assessments and policy administration systems.

He champions sound governance and growth rooted in Islamic finance principles, robust credit risk frameworks and accessible financing for SMEs, which he regards as a cornerstone of employment and financial inclusion.

He holds an MBA in Finance from the University of Glasgow and a BSc (Hons) in Information Systems from the University of Greenwich, England. He also runs a real estate business in the United Kingdom and invests as an independent stockbroker on the London Stock Exchange and global capital markets.

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