

Victoria (Tori) Yanco
Climate, Nature, & Financial System Risk

Education

Duke University

PhD, Earth & Climate Sciences

Durham, NC

2025-2029

Thesis: Studying how the interactions between policy choices, natural disasters, climate change, and ecosystem degradation induce systemic financial system risk. Research aims to identify market-based & nature-positive solutions to abate risk, leveraging unique financial mechanisms (catastrophe bonds, parametric insurance, resilience bonds, etc.) for long term financial sustainability. **Advisors:** Martin Doyle, PhD & Brian McAdoo, PhD

Relevant Coursework: Environmental Spatial Data Analysis, Climate Science, Cost-Benefit Analysis

Northeastern University

MS, Environmental Science & Policy

Boston, MA

2019-2021

Relevant Coursework: System Dynamics, Atmospheric Science, Environmental Policy, Ecological Economics

Awards & Honors: Class of 2021 ESP Program Speaker

University of California, Santa Barbara (UCSB)

BA, Environmental Studies; BA, Communications

Goleta, CA

2015-2019

Awards & Honors: Communications Department Research Award for Independent Study in Social Impact (supervised by Professor Walid Afifi); NCAA Division 1 Scholar Athlete, Big West Women's Cross Country Champion (Team, 2017)

London School of Economics

Study abroad coursework in Economics & Marketing

London, UK

Summer 2018

Experience

Liberty Mutual Insurance

Boston, MA

Lead Climate & Sustainability Risk Analyst

July 2020 – August 2025

- Designed, built, and productionized a proprietary model to track climate induced economic risk (transition risk) exposure across global commercial insurance portfolios with **\$16.8 billion in net-written insurance premiums**.
- Contributed to scientific strategy, analytical tool development, and business integration for climate, catastrophe, and nature risk across insurance and investment portfolios. Co-authored **4 published papers** for the Liberty Mutual Climate Transition Center.
- Group lead on climate scenario analytics and standardization. Lead coordinator for **global climate risk regulation** & climate risk reporting (CSRD, TCFD, GRI, SFDR, OSFI Regulation, etc.).
- Technical working group member for the United Nations sponsored Greenhouse Gas Accounting initiative for the development of an Insurance Industry specific methodology; youngest technical member, and youngest member to co-lead a sub-working group (Partnership for Carbon Accounting Financials – PCAF).
- Subject Matter Expert partner with the MIT Climate & Sustainability Consortium (MCSC), informing the development of Transition Risk, Nature, and Sustainable Finance research pathways.
- **Awards & Honors:** Liberty Mutual Excellence Award (2023)

Green Energy Consumers Alliance

Boston, MA

Green Power Associate

January – July 2020

- Worked on over 100 accounts aiding in **client services** for Renewable Energy Credit (RECs) purchases and renewable energy policy campaigns.
- Focused on policy and scientific relevant research for firm partners on electric vehicle (EV) infrastructure development, and market research on energy and EV trends.
- Led a webinar on renewable energy tax credits and [authored two blog posts](#).

Field Intern

January – June 2019

- Aided in **ecosystem restoration** as well as data curation and analysis for multi-year research projects.
- Specifically worked on coastal management projects to enhance **resiliency and ecosystem services**.

Leadership & Activities

New England Aquarium

Boston, MA

Conservation Education Volunteer

February – July 2025

- Supporting the mission of the aquarium through educational outreach with aquarium guests on conservation, ocean health, climate change, policy, and scientific research.

UCSB Athletic Department – Student Athlete Advisory Committee

Goleta, CA

Group Chair & Communications Chair

September 2017 – June 2019

- Led the organization of legislative recommendations to the NCAA, solicited student athlete feedback, and acted as a liaison between the Head of the Athletic Department & the student-athlete population. Organized meeting agendas, speakers, and events.

Skills, Certifications, & Interests

Certifications: CFA Institute Certificate in ESG Investing

Technical: Python, R, Excel, ArcGIS, Google Earth Engine, Climate & Catastrophe Modeling, Remote Sensing, PowerBI

Industry-specific: Quantitative Scenario Analysis & Risk Assessment (NGFS, IPCC), Life Cycle Assessment Analysis, Carbon Accounting, Portfolio Strategy & Risk Assessment (insurance, fixed-income, equities); (Re)Insurance Markets (retail & commercial); Catastrophe Models (Moody's AIR, Verisk, Fathom); Climate Risk Portfolio Models (Bloomberg, MSCI)

Communication: Public Speaking, Science Communication, Report Writing (scientific & marketing)

Interests: Distance running, triathlon, skiing, hiking, watercolor painting, baking

Publications & Professional Writing

(Forthcoming) **Yanco, V.**, Young, C., J. Buckner., J. Watson., (2026) Working title: "Pre-disaster Risk Financing for Wild Catch Fisheries"

Hereid, K, **Yanco, V.**, Herndandez, M, Sambuco, E, Rutherford, G, Retsa, A, Poplin, D. (2024). "The Climate Nature Nexus of Wildfire Risk". Liberty Mutual Climate Transition Center and Swiss Re Institute.

<https://www.libertymutualgroup.com/documents/wildfire-risk-reduction-changing-climate-final>

Kumar, R., **Yanco, V.** (2023). "A case for a systems level approach to pragmatic transition planning". Liberty Mutual Climate Transition Center. <https://www.libertymutualgroup.com/documents/23-esg-548874-climatetransition-center-paper-pragmatic-transition-planning-final.pdf> ([libertymutualgroup.com](https://www.libertymutualgroup.com))

Kumar, R., **Yanco, V.** (2023). "The big shift: navigating the interconnected complexities of the energy transition". Liberty Mutual Climate Transition Center. [23-esg-486281-climatetransition-center-paper-final.pdf](https://www.libertymutualgroup.com/documents/23-esg-486281-climatetransition-center-paper-final.pdf) ([libertymutualgroup.com](https://www.libertymutualgroup.com))

Hereid, K., Kumar, R., **Yanco, V.** (2022). "Understanding the Key Challenges and Opportunities in Creating Climate Transition Pathways". *CAPCO Institute Journal of Financial Transformation*, vol. 56, 28-36. [Journal #56: Understanding The Key Challenges and Opportunities In Creating Climate Transition Pathways \(capco.com\)](https://www.capco.com/publications/journal-articles/understanding-the-key-challenges-and-opportunities-in-creating-climate-transition-pathways)

Yanco, Tori. "Looking for an electric vehicle? Here's what's coming." Green Energy Consumers Alliance, 8 July 2020, [Looking for an electric SUV? Here's what's coming. \(greenenergyconsumers.org\)](https://www.greenenergyconsumers.org/looking-for-an-electric-suv-heres-what-comes-next)

Yanco, Tori. "The EVs of the Seas - Cargo Ships, Sailboats, Yachts, and Ferries". Green Energy Consumers Alliance, 26 Jun 2020, [The EVs of the Seas - Cargo Ships, Sailboats, Yachts, and ferries \(greenenergyconsumers.org\)](https://www.greenenergyconsumers.org/the-evs-of-the-seas-cargo-ships-sailboats-yachts-and-ferries)

Yanco, Tori. "Electric Pickups Beyond the Tesla Cyber Truck". Green Energy Consumers Alliance, 24 Apr 2020, [Electric Pick-ups Beyond the Tesla Cybertruck \(greenenergyconsumers.org\)](https://www.greenenergyconsumers.org/electric-pickups-beyond-the-tesla-cybertruck)