

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

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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	
• 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	
• 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 .	

UCSB Cheadle Center for Biodiversity & Ecological Restoration

Goleta, CA

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)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)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://capco.com/journal-56-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://greenenergyconsumers.org/looking-for-an-electric-suv-here-s-what-s-coming/)**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://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 Pickups Beyond the Tesla Cybertruck \(greenenergyconsumers.org\)](https://greenenergyconsumers.org/electric-pickups-beyond-the-tesla-cybertruck/)