

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
<ul style="list-style-type: none">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	
<ul style="list-style-type: none">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 <u>authored two blog posts</u>.	

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](https://www.capco.com/journal-of-financial-transformation/vol-56-understanding-the-key-challenges-and-opportunities-in-creating-climate-transition-pathways) (capco.com)**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)