

SI YUAN (JORDAN) HE

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Skills and Qualifications

- Significant experience in P&C actuarial and insurance space including loss reserving, insurance pricing, capital adequacy and simulation modeling
- 14+ years of combined in-house and consulting experience working with actuarial, claims, underwriting, accounting, and other insurance professionals. My experience spans a variety of backgrounds, including traditional property and casualty insurance companies, reinsurers, captive insurance companies, risk retention groups, large self-insurers, public entities, and risk pools
- Actuarial work has spanned most lines of business, including property, workers' compensation, commercial automobile, general liability, excess umbrella and other property and liability coverages
- **Advanced SQL and Excel:** Extensive experience in complex data analysis, risk modeling, and statistical evaluations, showcasing the ability to frame and solve business problems
- **Coding Experience:** Proficient in Python and R for data science and machine learning algorithms
- **Data Visualization Proficiency:** Skilled in creating compelling and interactive dashboards using Tableau, AWS QuickSight, and Power BI
- **Excellent Communication Skills:** Demonstrated ability to convey complex actuarial findings through clear, concise writing and compelling data visualizations to both technical and non-technical stakeholders

Professional Experience

Senior Actuary, Texas Windstorm Insurance Association – December 2023 to Present

- **Reserving Processes:** Oversee quarterly and monthly reserving for wind and hail claims, including projecting ultimate losses, estimating incurred but not reported (IBNR) losses, and managing outstanding reserves to ensure financial stability
- **Rate Analysis and Filings:** Perform annual [rate adequacy analysis](#) and complete annual rate filings as required by law and regulations
- **Growth Projections:** Analyze historical policy data to project future policy growth, exposure, and premiums, focusing on the shift in the residual market
- **Catastrophe Modeling:** Assess catastrophe exposure using various hurricane models specific to Texas windstorms, assess reinsurance costs, and collaborate with brokers to support pricing
- **Legislative Initiatives:** Provide pricing support and underwriting expertise for the launch of a new property owners' association insurance product for Texas FAIR Plan
- **Regulatory Reporting:** Fulfill financial and regulatory reporting, including preparing annual statements, Schedule P, and other reports mandated by the Texas Department of Insurance
- **Regulatory Compliance:** Comply with periodic examinations and address inquiries from regulators
- **Analytical Support:** Discuss analytical needs with various stakeholders across enterprises to implement actuarial solutions supporting company mission

Senior Manager, Risk Modeling Services at PwC – July 2012 to October 2023

Reserving

- Managed engagements for PwC's large insurance audit clients, evaluating reserve balances and actuarial

processes to ensure compliance with accounting and actuarial standards

- Conducted comprehensive loss reserving analyses and issue Statements of Actuarial Opinions, aiding clients in meeting annual regulatory requirements surrounding the actuarial opinion process
- Delivered quarterly reserving analyses for corporate self-insurers, which includes projections of estimated ultimate losses and outstanding loss reserves; collaborated with the accounting team to prepare regulatory and financial schedules, including Schedule P, to facilitate management's year-end financial assessments and annual reporting
- Performed year-end solvency reviews for governmental insurers and non-profit insurance cooperatives, developed unpaid claim estimates for financial reporting, and offered expert insights into the program's capital adequacy.

Pricing

- Performed annual rate level reviews for non-profit insurance risk pools, developed various rate options and collaboratively worked with management and the board to evaluate the risk and reward of various rate level options
- Evaluated and identified new rating variables for the underwriting process, conducted impact analyses for the integration of additional parameters, and formulated transition plans for implementation
- Designed and implemented fair and actuarially sound experience rating systems for self-insured pools to improve underwriting accuracy and foster equitable premium allocation

Risk & Capital

- Leveraged ERM principles to help dozens of governmental and non-profit organizations develop operating reserve targets that reflect their specific financial objectives and risk drivers
- Managed engagements to build, enhance and validated economic capital models for self-insurers and public risk pools across the country, focusing on quantifying risk drivers and defining risk tolerance

Claims & Analytics

- Collaborated with financial engineers and data scientists to successfully build out the core capabilities of PwC's [Advanced Finance Analytics Platform](#) via AWS QuickSight, which included earnings analysis, real-time forecasting, product profitability & performance management, capital and asset-liability management, investment management and risk & shareholder value management
- Developed Power BI & Tableau dashboards providing high-level overviews and granular insights into losses and claims, frequency and severity trends, and specific attributes such as category of losses and nature of injury. Integrated interactive features enhancing user engagement with data visualizations, filter application, and side-by-side data comparisons

Education and Credentials

- FCAS, Casualty Actuarial Society
- MAAA, American Academy of Actuaries
- Bachelor of Science in Mathematics and Statistics, University of Washington