

# KEVIN ZHU

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## CAS EXAMS

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- Passed Exams 1 (Score 9, *Jan 2017*), 2 (Score 9, *Aug 2017*), 3F (Score 10, *Jul 2018*), 5 (Score 8, *Apr 2019*)
- Completed VEEs Economics (*Jun 2017*), Accounting and Finance (*Mar 2019*)
- Sitting for Exam MAS-I (*Nov 2020*)

## WORK EXPERIENCE

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**Milliman, Inc.** — Property and casualty actuarial consulting San Francisco, CA  
*Actuarial Intern* *Jun 2019 – Sep 2019*

- Estimated IBNER and pure IBNR hurricane losses for a homeowners' insurer using a frequency-severity technique, varying trend assumptions and selected tail factors to create a range of reasonable estimates
- Conducted an actual versus expected loss and ALAE emergence analysis, reconciled updated data to prior reserve reviews, and investigated accident quarters with higher-than-expected emergence
- Resolved inconsistencies and data quality issues between several decades of flood insurance policy and claim data, determining the optimal set of variables on which to join to minimize missing and duplicate records
- Simulated a market basket of homeowners' policies and built a rater in SAS to compare average premium by rating variable across competitors, creating accompanying exhibits for the Department of Insurance

**Capital Insurance Group** — Property and casualty insurance company Monterey, CA  
*Actuarial Intern* *Jun 2018 – Sep 2018*

- Completed quarterly dwelling fire rate indication and inland marine reserve review, using actuarial judgment to select trends, development factors, ultimate losses, and indicated rate changes
- Built a GLM in Python to model homeowners pure premium, conducting cost-benefit analyses on installing water loss prevention devices in selected subsets of high-risk homes
- Created a user-friendly businessowners policy renewal tool in Tableau for underwriters and management to easily retrieve specific policy details and summaries of segmented data
- Identified key drivers of an increase in homeowners claim severity by investigating causes of loss

**UCLA Mathematics Computing Lab** Los Angeles, CA  
*Head PIC Lab Assistant* *Sep 2018 – Jun 2020*

- Supervised and trained lab assistants, disseminating information from the math department when necessary
- Guided students through C++ programming assignments, helping with basic concepts and debugging

## EDUCATION

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**University of California, Los Angeles** Los Angeles, CA  
*B.S. Mathematics/Economics; Specialization in Computing; Minor in Accounting* *Sep 2016 – Jun 2020*

- Graduated *summa cum laude* (GPA: 4.00/4.00), Elected Phi Beta Kappa, Received Outstanding Mathematics / Economics Student Award (given to five top-ranked students based on faculty recommendations)
- Competed in the California Actuarial League Case Competition, winning Best Solution in the Health and Benefits and Property and Casualty tracks (2018) and Best Individual Presenter in the Retirement track (2017)

## LEADERSHIP

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**Bruin Actuarial Society** Los Angeles, CA  
*President* *May 2019 – May 2020*

- Served previously as Director of Professional Development (2018 – 2019) and Corporate Liaison (2017 – 2018)
- Led a team of 6 officers and corresponded with actuaries from various firms to plan and execute an annual career fair, case competition, banquet, and various workshops for hundreds of members
- Designed and presented a new series of workshops about P&C insurance, introducing members to ratemaking and reserving concepts by walking through examples in Excel

## ADDITIONAL

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- **Computer Languages:** Python, SAS, R, SQL, VBA, HTML & CSS, JavaScript, PHP, C++,  $\text{\LaTeX}$
- **Other Tools:** Advanced Microsoft Excel, Intermediate Tableau, Introductory Microsoft Access