

KEVIN ZHU

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CAS EXAMS

- Passed Exams 1, 2, 3F, 5, MAS-I, OC1; Completed VEE Economics, VEE Accounting & Finance
- Sitting for Exam 6-US (*May 2021*)

WORK EXPERIENCE

Liberty Mutual Insurance

Seattle, WA

Actuarial Assistant, US Business Lines

Jul 2019 – Present

- Created database containing granular on-leveling, trending, developing, smoothing, and credibility weighting of BOP losses and premiums for use in rate indications and various ad-hoc analyses
- Developed and implemented logic for on-leveling policies from different rating platforms onto a single uniform basis, including consideration for on-leveling on minimum premium and mods
- Identified inconsistencies and errors in new underlying data source, back-filling from previous source and relying on parallelogram estimation techniques as necessary to produce accurate on-leveled premiums
- Estimated swing between prior and current indication, reconciling actual and expected rate changes

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
- 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
- Designed a user-friendly businessowners policy renewal tool in Tableau for underwriters and management to easily retrieve specific policy details and summaries of segmented data

EDUCATION

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

Bruin Actuarial Society

Los Angeles, CA

President

May 2019 – May 2020

- 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

- **Computer Languages:** Python, SAS, R, SQL, VBA, Teradata
- **Other Tools:** Advanced Microsoft Excel, Intermediate Tableau, Introductory Microsoft Access