

## KEVIN ZHU, ACAS

4715 42nd Ave SW Apt 401, Seattle, WA 98116 | kevinzhu98@gmail.com | (510) 706-8515

### WORK EXPERIENCE

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#### Farmers Insurance

Woodland Hills, CA

##### *Associate Actuary ACAS, Business Insurance*

*Aug 2022 – Present*

- Estimated rate indication for a transportation network company by state, coverage, and period, adjusting loss data and trend selections for coverage changes and COVID impacts

#### Liberty Mutual Insurance

Seattle, WA

##### *Actuarial Analyst, Specialty Reserving*

*Feb 2022 – Aug 2022*

- Realigned medical malpractice, D&O, and E&O reserve classes for granular unpaid claim analyses, splitting aggregate data into homogeneous subsegments and selecting new payment and reporting patterns
- Corrected internal inconsistencies in claim count and loss data by leveraging alternative data sources and interpolating when data is unavailable, preparing reserving datasets for frequency/severity analyses
- Refined mappings between pricing segments and reserve classes for use in development of expected loss ratios, driving alignment of rate and trend assumptions across multiple teams

##### *Actuarial Assistant, Business Lines Indications*

*Jul 2020 – Feb 2022*

- Created database containing granular on-leveling, trending, developing, large loss smoothing, and credibility weighting of BOP losses and premiums in SAS for rate indications and various ad-hoc analyses
- Automated procedure to quantify effects of changes in loss experience, rate level, LDF/trend selections, CAT load, and expense/profit provisions on state indications, reducing refresh time from 1 week to 15 minutes
- Compared various external benchmarks to quantify COVID impact on BOP liability losses, estimating state-level adjustments to indications to produce prospective estimates for post-COVID loss periods
- Developed logic for on-leveling policies from different rating platforms onto a single uniform basis, including consideration for minimum premium, premium modification factors, missing rates, and inaccurate data
- Evaluated rate need for a new BOP product by leveraging profitability insights on similar existing GL products, adjusting data for rate level and book-mix differences to produce credible state-level comparisons

#### Milliman, Inc.

San Francisco, CA

##### *Actuarial Intern*

*Jun 2019 – Sep 2019*

- Projected 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
- 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

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
- Modeled homeowners pure premium using a GLM in Python, identifying high-risk characteristics and conducting cost-benefit analyses on installing water loss prevention devices in select homes

### 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)
- Served as President of Bruin Actuarial Society, UCLA's premier organization for student actuaries

### ADDITIONAL

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- **CAS Exams:** Passed Exam 7 (Score 10) – *May 2022*
- **Computer Languages and Tools:** SAS, SQL, R, Python, VBA, Microsoft Excel, Microsoft Access