

Team Name: CSV Pitchers

Persona Name: Zenas Carter – Actuarial Manager (Property & Casualty department)

Photo:



Location: Omaha, Nebraska, United States

Personal Background: Zenas Carter is an Actuarial Manager for Physicians Mutual located in Omaha, Nebraska. He received a master's degrees in actuarial science from Columbia University in City of New York and has been in the insurance industry for 15 years. He is one of the top 10 people recognized in the firm for excellence in forecasting.

Educational Background:

- Masters in Actuarial Science from Columbia University, New York.
- Bachelor's in Statistics from University of Nebraska, Omaha.
- Certification in Casualty Actuarial Society (CAS).

Technology Background:

More than 20 years of experience using various operating systems and familiar with spreadsheets, databases, statistical analysis programs, and programming languages. Uses various reporting tools and software on daily basis at work for analysis. Tech savvy, uses latest electronic gadgets available in the market irrespective of OS and platform (android, iOS,

Windows, Mac)

Socioeconomic Background:

Zenas was born in a middle-class neighborhood in Nebraska for well-educated parents.

He pursued his education from reputed universities with full scholarship. Currently working as an Actuarial Manager at Physicians Mutual which made him a part of an upper middle-class society.

Profession/Job: Actuarial Manager at Physicians Mutual

Skills:

- Advanced skills in performing mathematical calculation
- Excellent verbal and written communications skills
- Ability to gather information and express ideas effectively to individuals and groups at all levels of the organization
- Advanced computer skills, specifically in databases and spreadsheets
- Excellent organizational skills
- Keen attention to detail
- Understanding of non-standard auto insurance

Values:

- Leadership
- Professionalism
- Community involvement
- Integrity and Progress

Interests:

Zenas is interested in detecting data problems and communicate issues to superiors there by providing ideas on improvement and streamlining processes. Also, open to answering

questions on reports to users. He is always up to date with the current affairs and likes camping, and playing badminton.

Concerns:

Zenas has pressure to produce faster closes, cleaner audits, smarter revenue management and deeper data analysis at work.

Challenges:

Few of the challenges that Zenas is facing currently are

- Determine how much an insurance company should charge for auto insurance, considering many factors such as the car that is being insured and details about the driver.
- Develop life insurance products so that parents can enjoy adventurous recreational activities such as rock climbing while feeling secure that their children will be cared for in the event of an accident.
- Determine how much an insurance company should charge for homeowners' insurance, considering several factors such as where the home is located.
- Determine how much an insurance company should charge businesses for the many different types of insurance that businesses need, such as liability insurance and business interruption insurance.
- Help companies establish their retirement plans.
- Assist banks in managing their assets and liabilities and develop ways to manage financial risk.

Wants and Needs:

Zenas wants to know more about the below to be updated at work

- Claims information
- Estimation of damages caused due to various events

- Analysis on finance, budget and, forecasts
- Claims information from various sources like hospitals, company and individuals

Aims and Goals:

- Develop and implement an optimistic, proactive marketing plans based on analysis
- Live and work by the TIME acronym (For Technology, improvement, motivation and engagement)
- Encourage his staff to grow professionally and maintain work-life balance in the office.

Topic Knowledge:

He is familiar with activities involved around the occurrence of natural disaster based on his experience in insurance industry and interests in current affairs, news. Also during his term of work at Zorenski he developed certain decision-making tasks such as risk analysis, insurance losses prediction, insurance claims validation using his expertise in statistics and actuarial sciences.

- Specializes in evaluating the financial implications of risk and uncertainty.
- Good knowledge and experience in statistical application and data visualization.
- Sound understanding of business and financial concepts.

Preferred information Sources:

- National Centers for Environmental Information
- National Weather Service
- Federal Emergency Management Agency
- Hospitals
- Third party property evaluation companies

Income (optional):

\$150,000 per annum and wife works as an Systems Engineer at Moody's.

Social Media Use (optional):

Active in many online campaigns driving social causes. Also, available in both professional and social network. (LinkedIn, Facebook, twitter)