

Team Name: CSV Pitchers

Persona Name: Zenas Carter – Actuarial Manager

Photo:



Location: Omaha, Nebraska, United States

Personal Background: Zenas Carter is an actuarial Manager for zorenski insurance company 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 and 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 attended school at university of Nebraska with a full scholarship. After graduating from Columbia University, he started as an actuarial analyst at physicians mutual and then moved to zorenski as an actuarial manager.

Profession/Job: Actuarial Manager at zorenski

Skills: Advanced skills in performing mathematical calculation; excellent verbal and written communications skills, the 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: Maintain monitoring reports., Detect data problems and communicate issues; Answer questions from report users, Provide improvement ideas on streamlining information and processes, Rate reviews. Up to date on current affairs and likes camping apart from playing badminton.

Concerns:

Pressure to produce faster closes, cleaner audits, smarter revenue management and deeper data analysis.

Challenges:

- 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:

Claims information, estimation of damages caused due to various events, analysis on finance and budget, 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.
- Strong advocate of work-life balance in the office but often works several hours in the evening except for Friday and Saturday.

Topic Knowledge:

- 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.

With his experience in insurance industry and personal interest in current affairs and news he is familiar with activities involved around the occurrence of natural disaster. With his expertise in statistics and actuarial sciences combined with his prior experience working on analyzing various events for academic projects he developed certain decision making tasks such as risk analysis, insurance losses prediction, insurance claims validation and contingency plans of work during his term of work at xyz.

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)