

### Paul Anderson

FCAS, MAAA  
Consulting Actuary



#### CURRENT RESPONSIBILITY

Paul is a consulting actuary with the Milwaukee office of Milliman. He joined the firm in 2007 after 13 years at a major insurance company.

#### EXPERIENCE

Paul's area of expertise is in personal lines property and casualty insurance, especially in ratemaking and ratemaking applications. He is experienced in numerous aspects of personal lines actuarial work, including pricing; developing classification plans using predictive analytics; catastrophe management; pricing hurricane, earthquake, and wildfire perils; incorporating reinsurance costs into rates; and data analysis and forecasting. Paul has extensive experience in both auto and property lines.

In developing classification plans, Paul has experience building and applying generalized linear models (GLMs); using consumer credit information within personal lines rating plans; pricing property lines using a type-of-loss (or by-peril) analysis; and creating territory definitions based on the latest credibility, smoothing, and experience-sharing techniques. Paul also has more than nine years of experience with California auto classification plans, and has expertise with the Proposition 103 regulations, including sequential analysis and the 2006 revisions to these regulations.

Since joining Milliman, Paul has had the opportunity to apply his predictive modeling skills to different types of projects and to various lines of insurance. Within personal lines, he has used GLMs to evaluate existing classification plans, implement credit scoring on auto and property books of business, and evaluate the performance of agents. In addition to personal lines, Paul has also applied GLMs to medical professional liability and mortgage insurance to enhance current pricing and underwriting strategies.

#### PRESENTATIONS AND PUBLICATIONS

Paul has spoken at many insurance industry conferences, including several sponsored by the Casualty Actuarial Society (CAS), the Association of California Insurance Companies (ACIC) General Counsel Seminar, and the Marcus Evans Conference on Effective Underwriting Strategies for the P&C Insurance Industry. He has published an article on predictive modeling in *Best's Review* and he has been quoted in *Best's Insurance News* discussing issues related to wildfires in California. Paul has also been interviewed in a *Spotlight on Risk* feature on Milliman's Web site, addressing issues and lessons learned from the California wildfires.

#### PROFESSIONAL DESIGNATIONS

- Fellow, Casualty Actuarial Society
- Member, American Academy of Actuaries

#### EDUCATION

BS, Actuarial Science, Drake University

