# Cuanto Consulting

**Introduction and Summary of Services** 

# COMPLEX CALCULATIONS CRAFTED CLEARLY

Cuanto Consulting is challenging the stereotype of dull, predictable, and formulaic actuarial analysis. Let me show you that clarity and business acumen need not be sacrificed for solutions to intricate problems. I don't overwhelm my clients with convoluted jargon. I believe that to understand something deeply, requires the ability to explain it simply. I work hard for clients, but I also work alongside clients, utilizing their skills to tailor work to specific needs, and collaborating as a partner, colleague, and friend. I'll bring clarity and fun to your most demanding analytical problems.





# AREAS OF EXPERTISE



## **Personal Lines Pricing**

- Home and Auto Insurance
- Policy Structure and Coverages
- Marketplace Dynamics
- Competitive Intelligence



# **Natural Catastrophes**

- Wildfire, Hurricane, Flood, Thunderstorm
- Mitigation Discounts
- Risk Concentrations
- Regulatory Regimes
- Reinsurance Structures and Cost Allocation



# **Predictive Analytics**

- Multivariate Statistics
- Exploratory Analysis and Visualization
- Credibility
- Loss and Purchase Models



# **Technical Writing**

- Legislative or Litigation Analysis
- Technical Documents
- Marketing Reports and Case Studies

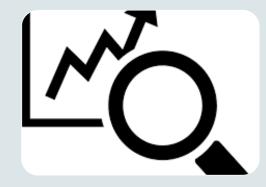


# PRIMARY SERVICES









# Rate Analysis and Filings

- Rate indications
- Class factor analysis
- Regulatory research
- Filing preparation, submission, and support

### **Actuarial Staffing**

- Extra help for inhouse actuarial staff
- Peer review and technical checks
- Training and support for actuarial staff

### Research Reports

- Marketing reports and case studies
- Legislative or litigation analysis
- Technical documents

# Analytical Tool Development

- Spreadsheets and codes
- Integrated with other processes
- Built to specification
- Usable in-house



# Background

I am an experienced actuary and insurance specialist. I am a Fellow of the Casualty Actuarial Society (FCAS) and Chartered Property Casualty Underwriter (CPCU). I specialize in pricing homeowners and auto insurance, property catastrophe research, predictive analytics, and the intersection of insurance with public policy. I have authored research reports for groups such as the Society of Actuaries, the Casualty Actuarial Society, and the American Property Casualty Insurance Association on wildfire risk mitigation, the effect of hurricanes on health outcomes, climate change, pending legislation, and catastrophe litigation. In 2022, I founded Cuanto Consulting. Prior to this, I worked as a pricing and research actuary at AAA Insurance and a Principal and Consulting Actuary at Milliman, Inc.

**Download full CV:** 

bit.lv/3k6bYLE





# Portfolio

The examples below are a small sample of my public and nonpublic research reports, articles, and presentations. For full references, see the link at the bottom.

Society of Actuaries Research Report on Hurricanes and Health: Led a team with expertise in medicine, GIS, and data science to combine healthcare experience data with hurricane footprints to evaluate the potential effect of recent hurricanes on the prevalence of 16 different medical conditions:

www.soa.org/resources/research-reports/2022/health-hurricanes-impact/

Surplus Line of California Report on Adequate Market:

Using publicly available data, evaluated market conditions to assess the reasonableness of including earthquake insurance in the California non-admitted market:

www.wsia.org/docs/PDF/FINAL Milliman Report.pdf

Casualty Actuarial Society Online Course on Wildfire Insurance:

Created an online course for actuaries to learn about pricing, regulation, mitigation, and the history of wildfires in the insurance marketplace:

www.pathlms.com/cas/courses/16005

**Full CV with Reference Links:** 

bit.ly/3k6bYLE





# CONTACT

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