

## AREAS OF EXPERTISE

Personal Lines Pricing Catastrophe Risk Assessment Predictive Analytics Insurance Public Policy

#### **KEY SERVICES**

Rate Reviews and Regulatory Filings
Tool Development and Design
Temporary Staffing
Actuarial Training
Competitive Intelligence
Market Analysis
Predictive Analytics
Pricing Strategy
Quantitative Reports

## CONTACT 720-435-6146

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## **PUBLICATIONS**

2019: Surplus Line Association of California research report

2020: Casualty Actuarial Society online course

2020: Society of Actuaries research report

2022: Society of Actuaries research report

2022: Casualty Actuarial Society research report

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# CODY WEBB

Actuarial and Quantitative Consultant, FCAS, CPCU, MAAA

#### **EXPERIENCE**

Cuanto Consulting, LLC - Principal and Founder (2022 - Present)

Independent consultant focused on insurance pricing, risk quantification, natural catastrophes, predictive analytics, public policy research, drafting of formal reports, and competitive intelligence.

Positioned to accept a variety of assignments from small and large insurance companies, startups, modelers, trade groups, investors, brokerages, and more. Proficient in a wide array of tools and modes of work. Can work independently or partner with company staff or other consultants.

Milliman, Inc. – Principal and Consulting Actuary, Project Manager (2015 – 2022) Lead actuary for a multitude of clients and assignments. Managed project teams and analysts, holding primary responsibility for execution on project budgets and timelines. Led many efforts in marketing and client acquisition.

Worked with actuaries across the globe. Became familiar with a diverse assortment of lines of business and business contexts – existing insurers, startups, expert witness reports, industry trade associations, and catastrophe modelers.

Developed particular expertise in homeowners' line of business, especially with regard to catastrophe exposure, as well as the intersection of this type of insurance with public policy. Authored many public research reports and articles. Became a regular speaker at industry seminars, especially those hosted by the Casualty Actuarial Society.

CSAA Insurance Group (AAA Insurance) - Actuarial Analyst (2009-2015)

Held a variety of highly technical roles with major projects in personal lines pricing, homeowners and auto lines of business, predictive modeling, elasticity analysis, price optimization, lifetime value analysis, accounting expense allocation, enterprise risk management, and rate of return analysis. Worked on cross-functional teams with product managers, underwriters, finance managers, and marketing professionals.

## **CREDENTIALS**

Fellow of the Casualty Actuarial Society (FCAS)
Member of the American Academy of Actuaries (MAAA)
Chartered Property Casualty Underwriter (CPCU)

### **EDUCATION**

University Of Colorado at Boulder

Bachelor of Science, Economics Bachelor of Science, Psychology

California Difference in Conditions/Standalone Earthquake Insurance: Evaluation of Reasonable and Adequate Market <a href="https://www.wsia.org/docs/PDF/FINAL\_Milliman\_Report.pdf">www.wsia.org/docs/PDF/FINAL\_Milliman\_Report.pdf</a>

Wildfires and the Competitive Marketplace <a href="https://www.pathlms.com/cas/courses/16005">www.pathlms.com/cas/courses/16005</a>

Residential Flood Risk in the United States www.soa.org/resources/research-reports/2020/soa-flood-report/

Health and Hurricanes, Studying Disparate Health Impact of Extreme Climate Events, 2017-2020 www.soa.org/resources/research-reports/2022/health-hurricanes-impact/

Catastrophe Models for Wildfire Mitigation: Quantifying Credits and Benefits to Homeowners and Communities <a href="www.casact.org/article/new-casualty-actuarial-society-research-helps-communities-understand-insurance-impact">www.casact.org/article/new-casualty-actuarial-society-research-helps-communities-understand-insurance-impact</a>



# **ARTICLES**

2018: Milliman Article The California Wildfire Conundrum

www.milliman.com/en/insight/the-california-wildfire-conundrum

2018: Milliman Article How Does Volcano Risk Differ from Other Natural Disasters?

www.milliman.com/en/insight/how-does-volcano-risk-differ-from-other-natural-disasters

2019: Milliman Article The Ridgecrest Earthquake: Will Recent Quakes Shake Up the California Insurance Market?

www.milliman.com/en/insight/the-ridgecrest-earthquake-will-recent-quakes-shake-up-the-california-

insurance-market

2019: Milliman Article Wildfire Catastrophe Models Could Spark the Changes California Needs

www.milliman.com/en/insight/wildfire-catastrophe-models-could-spark-the-changes-california-needs

2020: Milliman Article Trial by Wildfire: Will Efforts to Fix Home Insurance in California Stand the Test of Time?

us.milliman.com/en/insight/trial-by-wildfire-will-efforts-to-fix-home-insurance-in-california-stand-the-test-

of-time

## **PRESENTATIONS**

2017: Casualty Actuarial Society Annual Meeting Modeling Hidden Costs of Infectious Diseases

www.casact.org/sites/default/files/2022-01/17\_Annual\_Onsite.pdf

2017: Casualty Actuarial Society Underwriting Geographic Data for Property Insurance: Location Based Analysis for Pricing and Collaboration Seminar

Underwriting www.casact.org/event/2017-underwriting-collaboration-seminar

Competitive Analysis: Know the Data, Know the Market 2017: Casualty Actuarial Society Spring Meeting

www.casact.org/sites/default/files/2021-02/education\_rpm\_2017\_17\_rpm\_onsite.pdf

2019: Casualty Actuarial Society Spring Meeting Wildfires: What Can We Do to Stop Them?

www.pathlms.com/cas/events/1518

2019: Casualty Actuarial Society Ratemaking Don't Put All your AALs in One Basket - Risk Concentration Pricing for Primary Insurers and Product Management Seminar

www.casact.org/sites/default/files/presentation/rpm\_2019\_presentations\_r-1\_gomez.pdf

2019: Casualty Actuarial Society Seminar on The Roof is on Fire: Wildfire Modeling and Insurability in the California Insurance

Reinsurance Marketplace

www.casact.org/sites/default/files/presentation/reinsure\_2019\_presentations\_c-26\_webb.pdf

2020: Casualty Actuarial Society Ratemaking Don't Put All Your AALs in One Basket: Event Level Data and Pricing Catastrophic

and Product Management Seminar Concentration of Risk

<u>cas2020rpmiframe.azurewebsites.net/SessionDetail.aspx?id=634111</u>

2020: Casualty Actuarial Society Annual Meeting Climate Change and Risk Management - Extending the Time Horizon

cas2020annual.azurewebsites.net/SessionDetail.aspx?id=724051

2021: Society of Actuaries IMPACT Conference Health and Hurricanes, Studying Disparate Health Impact of Extreme Climate Events, 2017-

2020: www.soa.org/prof-dev/events/2021-virtual-impact-conference/#tab-agenda-selected

2021: Casualty Actuarial Society Trunk Show Climate Change and Risk Management - Extending the Time Horizon

www.casact.org/event/2021-cas-virtual-trunk-show

#### PODCAST APPEARANCES

2020: Society of Actuaries Podcast Residential Flood Risk in the United States

www.soa.org/resources/research-reports/2020/soa-flood-report/

2021: Milliman Podcast Understanding the Impact of Flooding on Mortgage Risk

us.milliman.com/en/insight/understanding-the-impact-of-flooding-on-mortgage-risk

2021: Society of Actuaries Podcast Health and Hurricanes, Studying Disparate Health Impact of Climate Events researchinsights.libsyn.com/disparate-health-impact-of-extreme-climate-events



