Zinnia Kowalczyk

Actuary

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SUMMARY

Actuary with 5 years of experience in personal auto and homeowners pricing, holding 5 of 7 ASA exams and working mainly in SQL, R and Excel. Built the homeowners rate indication that raised the approved rate by 8.5% without a drop in retention, and reserved for a $40M commercial auto book. Known for clear actuarial memos that underwriters and regulators can both follow.

EXPERIENCE

Actuary — Northfield Mutual Insurance

Hartford, CT · Feb 2023 – Present

- Built the homeowners rate indication in R and Excel that supported an 8.5% approved rate increase across 4 states, without a measurable drop in policy retention.
- Reserved for a $40M commercial auto book using a chain-ladder and Bornhuetter-Ferguson blend, reducing quarter-over-quarter reserve volatility by 20%.
- Wrote the SQL extracts and GLM pricing model behind a new homeowners wildfire rating factor, filed and approved in 3 states.
- Reviewed 15 competitor rate filings a quarter, flagging 2 market gaps that led to a new usage-based auto pilot.

Actuarial Analyst — Pinehurst Casualty Group

Hartford, CT · Jun 2020 – Jan 2023

- Maintained the personal auto rating model in SQL and Excel, processing rate changes for 6 states each renewal cycle.
- Automated the quarterly reserve data pull with SQL and VBA, cutting prep time for the reserving actuary from 3 days to 4 hours.
- Supported pricing on a new renters insurance product, building the loss cost model from 18 months of claims data.

SKILLS

Actuarial: Pricing, reserving, GLM rate modeling, loss development, trend analysis

Technical: SQL, R, Python (pandas), Excel (VBA, pivot tables), SAS (basic)

Lines of business: Personal auto, homeowners, renters, commercial auto

Regulatory: Rate filing support, state DOI correspondence, actuarial memo writing

CERTIFICATIONS

Associate of the Society of Actuaries (ASA), in progress — 5 of 7 exams passed

EDUCATION

B.S. Mathematics, minor in Statistics, University of Connecticut, 2020

Fictional example by FindAJobAI: the person, employers and numbers are invented.