

## David Evans

FCAS, MAAA

Consulting Actuary



### Current Responsibility

Dave Evans is a consulting actuary with the Property and Casualty Practice in Milliman's San Francisco office. He joined the firm in 2017.

### Professional Work Experience

Dave's experience is primarily in personal property and casualty insurance. Areas of expertise include:

- Personal property lines ratemaking and filing support, including development of new rates and improved segmentation of current rates using traditional actuarial methods and other predictive modeling techniques such as Generalized Linear Models
- By-peril rating plan development in catastrophe-exposed areas
- Catastrophic risk analyses including the perils of hurricane, flood (inland and storm surge), severe convective storm, and earthquake
- Predictive modeling beyond standard pricing development including catastrophic risk, sub-peril, retention, conversion, underwriting, inspection, credit and noncredit insurance models
- Third-party data leveraging for pricing and underwriting to improve data quality and credibility
- Competitive analysis for ratemaking and new program development
- Multi-state implementation of major rating plan updates and new programs

Dave has extensive experience in homeowners insurance pricing and predictive modeling. Prior to joining Milliman, he was lead actuary at Geovera Holdings, Inc. Before that, he was in the actuarial research and homeowners' pricing units at State Farm Insurance.

### Professional Designation

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

### Education

BS, Statistics – California Polytechnic State University, San Luis Obispo

### Presentations and Publications

Dave has published articles and given presentations on predictive modeling, flood, earthquake, and countrywide catastrophic risk

