

DAVID EVANS

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Principal and Consulting Actuary

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Current Responsibility

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

Professional Work Experience

Dave has extensive experience in property lines rate making and analytics, focusing on catastrophic risk. Areas of expertise include:

Catastrophic risk analyses, including the perils of floods (inland and storm surge), wildfires, hurricane winds, severe convective storms, winter storms, and earthquakes.

Catastrophe model review and validation

Leveraging of catastrophe and climate models for emerging and complex risk analysis

Property lines rate making and regulatory support, including development of new rates and improved segmentation of current rates by using traditional actuarial methods and other predictive modeling techniques (such as Generalized Linear Models)

Development of by-peril rating plans in catastrophe exposed areas

Predictive modeling beyond standard pricing development, including catastrophic risk, sub-peril, retention, conversion, underwriting, inspection, credit, and non-credit insurance models.

Leveraging of third-party data for pricing and underwriting to improve data quality and credibility

Multi-state implementation of major rating plan updates and new programs

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 Designations

- 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 climate change, catastrophe model review and application, flood insurance, wildfire risk, and predictive modeling.

Affiliations

Dave is a member of the American Academy of Actuaries Extreme Events and Property Lines Committee and spearheaded the development of the Committee's 2022 Wildfire Issue Paper.