

ROBERT EATON

FSA, MAAA

Principal and Consulting Actuary

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Current Responsibility

Robert Eaton leads a dedicated team of consultants serving clients in the life and long-term care (LTC) markets, the hybrid life+LTC market, and LifePlan Communities (CCRCs). He assists with product development and pricing of hybrid life and LTC (or chronic illness) products. Robert also assists clients with mergers and acquisitions for blocks of LTC, life insurance, and worksite A&H products. He has served as the Appointed Actuary for many companies with life, health, annuities, LTC, and other A&H business.

Robert serves as a product manager for Milliman's LTC Advanced Risk Analytics (LARA) product (www.milliman.com/LARA). LARA provides key insight into LTC morbidity risks through the use of predictive models, social determinants of health data, and prescription drug and medical records. Robert assists Milliman LARA clients in devising and implementing industry-leading wellness programs with LTCI policyholders.

Robert has extensive experience in actuarial software model design, including developing models with MG-ALFA® for LTC, life insurance, hybrid life and LTC, and supplemental A&H products.

Professional Work Experience

Prior to joining Milliman, Robert worked in the worksite LTC division of John Hancock as the pricing actuary. In this role, he was primarily responsible for the pricing of new LTC worksite products and the financial management of the worksite in-force block of business.

Robert has extensive experience in the marketing and underwriting of LTC worksite products and with assumption setting and reserving.

Robert began his career with Milliman's Tampa office in 2004.

Professional Designations

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

Education

- B.S., University of Florida
- B.A., University of Florida

Presentations and Publications

Editor, Insuring Long-Term Care actuarial text (Actex)

Affiliations

- Board of Directors, SOA (2019–2022)
- Chairperson of the Board of Directors, Intercompany Long Term Care Insurance Conference (2019–2021)
- Chairperson, SOA LTC Reputational Risk Task Force (2018)
- Chairperson, SOA Long-Term Care Insurance Section Council (2018–2019)
- Editor, Milliman Disability Newsletter (2016–present)
- Editor, Long-Term Care Newsletter (2016–2018)