

Judith Houtepen

MSC, MBA, AAG
Consulting Actuary



CURRENT RESPONSIBILITY

Judith is a senior manager and consulting actuary in the Amsterdam office of Milliman. She joined the firm in 2012. She and her team carry out casualty and health insurance consulting in all parts of the healthcare value chain, including insurers, providers, patient organizations, governmental institutions and investors. Judith is responsible for building the health presence in The Netherlands.

EXPERIENCE

Judith specializes in health and non-life insurance and has performed a wide range of actuarial and strategic consulting assignments for a variety of clients, from major to small-size insurers as well the Dutch Ministry of Health and healthcare providers. Judith's experience covers both domestic and international medical insurance and includes:

- Solvency II work, including capital model development and validation, application of USPs, development of capital policy framework, risk management and ORSA modelling
- Risk Equalisation System modelling
- Product design and pricing for new start-up health insurance companies and micro-insurance systems

Judith also has experience in projects involving wider applications of actuarial and data-analytics techniques for insurers and healthcare organizations, for example:

- Risk adjustment and predictive modelling
- Comparative cost-effectiveness studies for disease management programs and innovative e-health services
- Performance management

Prior to joining Milliman, Judith was a director of TRAG Performance Intelligence Group (currently known as Performation); a Dutch advisory company focused on providing integrated cost and quality management solutions to healthcare institutions worldwide. Before that, she was a senior advisor at Plexus (currently known as KPMG Plexus), a Dutch health consulting firm. Judith started her career as a strategic management consultant at McKinsey in Amsterdam.

AFFILIATIONS

- Judith is an active member of the Dutch Actuarial Association, where she is a member of the board of the health subsection.
- She is also a member of the Dutch Research Working Group on Risk Equalization (WOR) in which econometric research on the Dutch risk equalization scheme is monitored and validated under the authority of the Dutch Ministry of Health, Welfare and Sport (VWS)

PROFESSIONAL DESIGNATIONS

Fellow, Actuarieel Genootschap (Dutch Society of Actuaries)

Member of ASTIN (non-life subsection actuarial society)

EDUCATION

- Post Master to Actuary AG (Distinction), Dutch Actuarial Institute, 2013
- MBA, INSEAD in France, 2004
- Master's degree (Distinction), actuarial science, University of Amsterdam, 2001
- Master's degree, financial econometrics, University of Amsterdam, 2001

