

SHERI SCOTT

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Principal, Consulting Actuary

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Current Responsibility

Sheri Scott is a principal and consulting actuary. She leads a Milliman Property & Casualty practice in Orange County that focuses on pricing insurance risk for emerging markets. Sheri's experience includes using advanced rating techniques to develop and modify insurance products, and technology to automate insurance processes and perform reserving analyses.

Professional Work Experience

Sheri's areas of expertise include:

- Developing rates, insurance products, and filing support for emerging markets
- Designing and automating existing insurance rates and processes to improve efficiency and profitability
- Introducing predictive modeling, tiering, scoring, new rating variables, and other advanced ratemaking techniques
- Using smart phone telematics and other emerging technologies to segment data and create scores to better identify, market, underwrite, and rate risk
- Identifying drivers of low profitability and addressing, via improved underwriting, target marketing and rating granularity
- Using advanced rating, underwriting, and reserving techniques for catastrophe-exposed property
- Preparing rate filings to facilitate efficient multi-state regulatory reviews, including those that involve rigorously regulated environments
- Providing expert witness, rate hearing, and other support regarding insurance rates
- Reserving analyses and guidance for personal and commercial lines
- Reserving and ratemaking for lender-placed insurance and other lines involving master service agreements

Sheri has helped several insurance companies launch new and revise existing products across the United States. Her efforts help to improve insurance processes and profitability, restructure rates and class plans, apply generalized linear and non-linear models,

incorporate external data, and create by-peril, tiering, territorial, and other advanced rating techniques. Sheri specializes in automating insurance functions, including reserving analyses.

Prior to joining Milliman, Sheri was SVP of Balboa Insurance Group where she helped automate the reserving processes and perform quarterly reserve analyses for all its lines of business. Sheri also was the chief pricing actuary for Balboa's lender-placed insurance product. Prior to Balboa, Sheri was a consultant at Aon Risk Services in New York City. Before becoming an actuary, Sheri was a risk and underwriting manager. Sheri has over 35 years of experience providing actuarial, risk management, and underwriting services to insurance companies.

Professional Designations

- Fellow, Casualty Actuarial Society
- Member, American Academy of Actuaries
- Certified Specialist in Predictive Analytics, The CAS Institute

Education

BSc, Statistics, University of Western Ontario, Canada.

Presentations and Publications

Sheri regularly presents to boards of directors, insurance company executives, regulators, and at professional seminars on the topics of ratemaking, predictive modeling, InsurTech, and vehicle and home automation. Sheri has also prepared written and oral testimony for hearings and expert witness work. She has also written a white paper on telematics using smart phone data.

To view Sheri's publications, click here:

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