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Actuaries' Club of Hartford & Springfield

November 10th, 2022, Connecticut Convention Center

General Session #1 (9:15-10:15)

C-Suite Communications

Jen Healy, Chief of Staff for Individual Markets, Global Atlantic
David Weinsier Partner & US Insurance Practice Leader, Oliver Wyman
Tom Buckingham Chief Growth Officer, Nassau Financial Group
Matt Condos (Moderator) Senior Vice President, Lincoln Financial

Session Description:

This panel will explore successful communication methods and share their experiences when communicating & presenting. While the focus will be on C-suite level audiences, the best practices highlighted here can be used in multiple settings within all levels of an organization.

Jen Healy is Chief of Staff, Individual Markets at Global Atlantic Financial Group. In this role she drives strategy & execution for the division, develops the management framework, and is responsible for communication of strategy, and results to several audiences including internal leaders, external Board, and more than 700 associates who support Individual Markets. Prior to this role, she served as Business Finance Officer for the division. Jen has over 20 years of industry experience. Her passion has been in product development and innovation in the annuity space. She has been fortunate to have worked alongside incredible colleagues both at Global Atlantic and in her prior roles at MassMutual and The Hartford.

David Weinsier is a Partner and leads the US Insurance Practice of Oliver Wyman Actuarial. He has more than 25 years of industry experience and has advised and provided actuarial services to a wide array of clients, including life insurers, reinsurers, law firms, investment banks, and private equity firms. David specializes in mergers and acquisitions, actuarial transformations, reinsurance, and insurance litigation matters.

Tom Buckingham is Chief Growth Officer at Nassau Financial Group. He has over 20 years of industry experience and is responsible for developing and executing Nassau's sales strategy for its insurance business, including all product development, distribution channels, marketing, and branding. He joined the company as an actuarial assistant in 1999 and served in increasingly senior corporate, product development and operational positions. Tom holds a B.S. in mathematics and an M.B.A. in management from Rensselaer Polytechnic Institute. He serves on the boards of Connecticut Foodshare and Saint John's High School.

Breakout Sessions #1 (10:45-11:45)

A: The Inflation Reduction Act: What's Changing in Healthcare?

Kevin Pierce, Consulting Actuary, Milliman

Hiram Satterwhite, Senior Consulting Actuary, Milliman

Session Description:

After more than a year of deliberation, the Inflation Reduction Act (IRA) of 2022 was signed into law by the President on August 16, 2022. This legislation represents the largest change in health policy since the Affordable Care Act and the largest change to the Medicare program since the Medicare Modernization Act of 2003. Please join us for this breakout session where we will unpack some key provisions of the IRA and discuss its potential implications in the healthcare market.

Kevin Pierce is a Consulting Actuary for Milliman. Kevin has a variety of experiences across the healthcare industry, but primarily specializes in the Medicare and Pharmacy markets. Kevin has a passion for helping clients navigate health policy changes and has been leading Milliman's efforts in digesting the Inflation Reduction Act. Kevin is a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and holds a Mathematics-Actuarial-Finance Bachelor's degree from the University of Connecticut.

Hiram Satterwhite is a Senior Consulting Actuary with Milliman. Hiram's experience includes over 10 years focusing in the pharmacy space. Within his career, he has held roles as an actuarial lead for a PBM subsidiary of one of the larger Blue plans supporting Medicaid, Medicare and Commercial forecasting initiatives. Additionally, he served as a lead pharmacy consulting actuary to a national employee benefits consulting company, where he supported clients with PBM financial evaluations and contracting, budget projects, trend analysis, plan design model, and retiree pharmacy consulting. Hiram is a Fellow of the Society of Actuaries, a Chartered Enterprise Risk Analyst, a member of the American Academy of Actuaries, and a graduate of Washington University in St Louis.

B: Climate Risk – Are You Ready?

Mark Mennemeyer Director, WTW

Tinashe Masaya AVP, Voya Financial

Session Description:

With almost daily news articles and research exploring the potential impacts of climate change, it is easy to get overwhelmed by the general information, let alone the more specific risks and reporting practices that are relevant for insurance companies. Are actuaries ready to take on this challenge?

This session will discuss emerging actuarial topics in climate risk such as:

- Are the emerging regulatory disclosure requirements sufficient? What are the possible links between mortality/morbidity and climate change? Should long term assumptions be updated to reflect these trends?
- Will climate change impact product design or investment decisions, or otherwise disrupt the insurance industry?•How do enterprise risk management frameworks need to adapt?
- What should actuaries' roles be regarding climate risks?
- Are we doing enough?

Mark Mennemeyer is a Director in the Insurance Consulting & Technology practice at WTW, with expertise in enterprise risk management, economic capital, embedded value, and financial modeling. He leads the capital modeling initiative in North America and has assisted global and domestic insurers with a range of risk and capital management issues. He has a degree in math and economics from Vanderbilt University, is a Fellow of the Society of Actuaries, and a Member of the American Academy of Actuaries.

Tinashe Masaya is an AVP within Voya's Enterprise Risk Management organization. She currently leads the Corporate Risk function where she oversees the enterprise-wide risk metrics and governance. Her responsibilities include working with senior management across the organization to establish and manage an enterprise risk appetite and framework across all risk dimensions consistent with the company's strategic goals. Prior to joining Voya, Tinashe held various positions at The Hartford. She is a Fellow in the Society of Actuaries and a Chartered Financial Analyst (CFA) charter holder. Tinashe received her bachelor's degree in Economics and Statistics from Mount Holyoke College.

C: LDTI – Key ‘Day-1’ Roadblocks That Could Derail Your Journey

Daniel Jonas Manager, Ernst & Young

Joe Szewczyk Senior Consultant, Ernst & Young

Session Description:

Accounting Standards Update (ASU) 2018-12, commonly referred to as Long Duration Targeted Improvements (LDTI), amends existing GAAP accounting requirements for long-duration contracts. LDTI will become effective Jan. 1, 2023, for public companies and Jan. 1, 2025, for non-public companies. In response to this sweeping change in accounting framework, companies have been hard at work drafting accounting policy papers, updating actuarial models/data environments/ledgers, designing enhanced disclosures, and educating management to ensure “go-live” readiness. With public companies now approaching the tail end of this transformational journey, a refreshed look at key operational areas such as change leadership, process design, training, and business deployment are critical to ensuring LDTI implementation success.

- Do you have a contingency plan for when newly developed processes fail?
- Have you identified the resources (actuarial, financial reporting, data) needed to execute your financial close calendar responsibilities?
- Have you developed internal and external reporting capabilities to ensure stakeholders are comfortable with LDTI results?
- How are you going to integrate LDTI into your financial plan and subsequent forecasts?
- If you use software for financial statement preparation, has the system and process been adequately tested?
- If at a public company, how will LDTI shift the way you present GAAP results to shareholders and analysts?

This presentation explores the key challenges and risks facing companies as they prepare for the go-live date and anticipated “day-1” considerations. By proactively taking these operational activities into consideration, companies can help mitigate operational risks and position themselves for a successful transition to the new LDTI framework.

Daniel Jonas is a Manager in the Insurance and Actuarial Advisory Services practice of Ernst & Young and is based in the firm's Boston office. He has 8 years of experience working in the life insurance industry. During his time at EY, he's primarily assisted multiple large insurers prepare for the implementation of Long Duration Targeted Improvements (LDTI). Prior to EY, Daniel held actuarial roles of increasing responsibility at a major US life insurance company, focusing on valuation, modeling, and financial reporting. Daniel is a Fellow of the Society of Actuaries (FSA), a Member of the American Academy of Actuaries (MAAA) and holds the Predictive Analytics Certificate from the Society of Actuaries.

Joe Szewczyk is a Senior Consultant in the Insurance and Actuarial Advisory Services practice of Ernst & Young LLP. While at Ernst & Young, Joe has predominantly supported GAAP LDTI implementation and transformation initiatives. He has been engaged with many different aspects of LDTI implementation including requirement management, financial reporting systems testing, and restatement results analysis. He holds a Bachelor of Science in Mathematics/Actuarial Science from the University of Connecticut and is based in the Hartford, CT area. Joe is currently pursuing an FSA designation from the Society of Actuaries.

D: Experiences from Entrepreneurs

Cheryl Poulin Private Contractor

Chris Amon Founder & Owner, Amon & Associates

Brent Walder Speaker, Executive Coach, & Leadership Developer

Matt Condos (Moderator) Senior Vice President, Lincoln Financial

Session Description:

This panel of “actuaries-turned-entrepreneurs” will share their experiences in an engaging conversation with the audience. Please come with questions and topics that you’d like addressed, and our panel is ready to provide perspectives and insights on how they made the transition from a corporate role, built their business, and what they learned along the way.

Cheryl Poulin has lived and worked in the Hartford area for the past 27 years. During that time, she has worked in various capacities with increasing responsibility for several local insurance companies. Cheryl’s experience is largely concentrated on the pricing and modeling of individual and group annuities as well as individual life insurance products. During that time, she also led the Actuarial Student Program at ING for a couple of years and has been an active participant in various mentoring programs. Before taking a temporarily break from her professional career in mid-2020, she was the head of the domestic modeling team at Prudential. Since the beginning of this year, Cheryl has been working as a private contractor supporting modeling strategy and implementation for a local insurance company. In her spare time, she provides shuttle service for her two athletic teenagers and donates her energy and technical expertise at a local food bank.

Chris Amon is the founder and owner of Amon & Associates and works closely with his wife, Beverly Amon, FSA, CFA, who is the Chief Wealth Management Officer responsible for the firm’s overall investment strategy. With 28 years of business owner, financial and estate planning experience, Chris delivers the commitment and expertise necessary to create customized, comprehensive, holistic financial strategies and translate them into immediate, actionable steps to achieve his clients’ goals and objectives and provide peace of mind. Planning for financial success may seem complicated, especially in today’s world. However, through meaningful engagement and collaboration with clients and their advisors, Chris and his team assume the responsibility of the coordination and implementation of financial strategies on a cross-disciplinary basis (legal, tax, insurance, investments, etc.) and champion results. Through and through, Chris and team are committed to serving their clients “first, last, and always”! Corporate actuarial experience includes: Winklevoss Consultants (COLI/Executive Benefits), Mercer (Pensions), The Phoenix (Corporate Finance), Lincoln Financial (Individual Life Pricing) and The Hartford (Individual Life Pricing).

Brent Walder spent 25 years building and leading high-performing teams, transforming businesses and industries, and developing emerging leaders, Brent is a speaker, trainer, and coach who is obsessed with helping leaders to lead from within. He specializes in helping high-potential leaders level up their leadership effectiveness, accelerate strategic change, and drive transformational results with awareness, energy, and purpose.

E: Pricing and Marketing: Give and Take of Profitability with Competitiveness

Chris Hancock Annuity Pricing Product Lead, Nassau Financial Group

Anthony LaRosa Annuity Marketing Director, Nassau Financial Group

Session Description:

An introduction of the interplay between pricing and marketing in a rising interest rate environment in regards to rate setting and income re-pricing of new business of Fixed Index Annuities. The speakers will cover the importance of competition tracking, internal profitability, and the marriage of the two in order to arrive at a mutually beneficial conclusion. They also will overview the process of an income/rate increase; from the initial agent concerns, through the determination of the size of increase, and through the eventual launch.

Chris Hancock is an Assistant Vice President and Product Lead of Annuity New Business at Nassau Financial Group. In this role, he is responsible for internal management of Nassau’s pricing models, providing oversight and support regarding product development/management, and providing guidance regarding Nassau’s competitive/profitability outlook.

Anthony LaRosa is Marketing Director at Nassau Financial Group, where he manages Nassau’s agent engagement and product advertising strategy. Before joining Nassau in 2019, he worked at CT-based nonprofits such as the UConn Foundation, Boys & Girls Clubs of Hartford, and the Greater Hartford Arts Council. Anthony received a Bachelor of Arts Degree in English from the University of Connecticut, as well as a Master of Arts in English Language and Literature from Boston College. In his spare time, he enjoys rock climbing, playing guitar, and going for long walks with his dog, Bopper.

Breakout Sessions #2 (1:15-2:15)

A: Data Science in Action

Kevin Northover Lead Data Scientist, Delta Dental of New Jersey

Session Description:

The session will center around our work with the Underwriting and Actuarial team on forecasting dental claims utilization and key economic indicators that are correlated with utilization trends, including how this can tie into modeling our member consumption of dental services should a recession develop. We will explore how utilization is influenced by the employer's industry and the member's income and location using an approach to better classify these dependencies in NJ/CT. We will discuss briefly our approach and tools for setting up a data science project and managing data, models, and visualizations.

Kevin Northover directs the development of new applications and solutions using machine and deep learning for Delta Dental of New Jersey. Our other applications include speech analytics for the customer service call center, analysis of dentist and member interactions through our website, detection of unusual claims, and dental image analysis. In previous positions he has developed algorithms and solutions for a variety of industries and applications including: healthcare, financial services, law enforcement, and entertainment. Kevin holds a B.A. degree in Natural Sciences and a Ph.D. in Astronomy from the University of Cambridge.

B: Economics of Bermuda Captives and Sidecars

Session Description:

There has been a dramatic increase in reinsurance companies being established in Bermuda with a variety of ownership structures and business objectives. This session will summarize the latest activity, lay out the various reasons insurers are pursuing these structures and discuss the financial rationale and accounting implications.

Don Cho is a Senior Manager based in the New York office within the EY's Insurance and Actuarial Advisory Services practice, and he has over 10 years of experience in the insurance industry. His focus has been on reinsurance strategy, accounting change, and artificial intelligence/machine learning applications for life and annuity insurers. His previous experience was at The Hartford with experience in ERM (Insurance Risk Management, Risk Governance), ALM and annuities. Don is a Fellow of the Society of Actuaries and a Chartered Enterprise Risk Analyst.

C: The Trial of Frederick L. Hoffman: A Precept 1 Case Study

Jay M. Jaffe President, Actuarial Enterprises, Ltd.

Session Description:

There are 3 objectives of the session:

- Learning about the legacy of Frederick Hoffman
- Increasing awareness that actuaries have had and can have an impact
- Emphasizing that Precept 1 is your professionalism keystone

The case study approach will provide attendees an opportunity to think about professionalism from a different perspective other than just getting the numbers correct or complying with laws, ASOP's, etc. The program provides an example of how bias entered the actuarial profession in the past as well as explaining how our professional organizations can discipline members who engage in unacceptable practices.

Attendees should review Precept 1 of our Code of Conduct prior to the meeting.

Jay Jaffe is President of Actuarial Enterprises, Ltd., Chicago, IL. His firm provides actuarial and marketing consulting services to insurance companies, banks, and insurance agencies/TPA's.

Mr. Jaffe received his undergraduate degree from Brown University in 1962 and a M.S. in 1964 from the Sloan School of Management at MIT. He became a Fellow in the Society of Actuaries and a Member in the American Academy of Actuaries in 1969. He has served in leadership positions in several actuarial organizations including two terms as Chairperson of the Society of Actuaries' Non-traditional Marketing Section and a SOA Vice President (2005-7).

Following college Jay entered the insurance business with Connecticut General Life (now CIGNA.) A few years later he joined Montgomery Ward Life where he served as Vice President and Actuary. For nearly 50 years Jay has operated his own firm.

In addition to being a frequent speaker at actuarial meetings, Jay has made presentations to numerous insurance and marketing conferences throughout North American, Europe, and Australia. He has been a frequent author for Bests, Direct Marketing, The National Underwriter, and several actuarial publications.

Because of Jay's experience in both actuarial science and marketing, he provides a unique perspective to his insurance clients. He is particularly adept at developing new and innovative insurance products and programs. One of his best-known concepts is the "Dog Bone New Product Rating System" which he presented at a PIMA meeting several years ago.

During the past several years, Jay has shared his knowledge and experiences of professionalism at SOA and actuarial club meetings as well as in articles. He hopes that his "legacy knowledge" will be of benefit to other actuaries.

Breakout Sessions #3 (2:30-3:30)

A. The Wild and Fast Paced World of Stop Loss and Large Claims

Jon Forster Chief Operating Officer, Medical Risk Managers

Session Description:

Review of the past, present, and future stop loss landscape. Discussion on the drivers of large claims and understanding new gene therapies in the pipeline. Will review plan design features, market trends, & new products. This session will provide an understanding of what to look for from a pricing, claim projection, & marketing perspective.

Jon Forster is the Chief Operating Officer at Medical Risk Managers. He has 20 years of experience in Actuarial Leadership Roles prior to his role at MRM. Jon is the Health Chair of the Actuaries Club of Philadelphia and an avid speaker at industry events. He also is the host of a podcast “Jon Forster talks to dynamic leaders”. Jon was also a college wrestler at Rutgers University and a former Professional MMA fighter. He lives in South Jersey with his wife and 2 daughters.

B: The End of an Era? Inflation and the (Potential) End of Low Rates

Jim Kosinski Head of Market Risk, Talcott Resolution

Cooper Woodruff Assistant Portfolio Manager, Talcott Resolution

Session Description:

The surge in inflation post-pandemic and the Fed’s aggressive rate hikes to try to bring inflation back down to its 2% target are once again raising the question of whether this time, finally, the 40-year decline in rates is going to reverse. This presentation will not answer that question(!) but will discuss structural drivers of inflation and historical precedents (particularly the stagflation of the 1970s). With that foundation, the presentation will turn to risk management and investment applications — how would higher rates impact insurance businesses, and what strategies could actuaries employ to best manage the risks and opportunities of a higher/rising-rate world?

Jim Kosinski is Head of Market Risk at Talcott Resolution, which he joined in 2020. In his role, he guides the design and implementation of risk management and hedging strategies for Talcott’s business lines. Jim has over 24 years of insurance experience. Prior to joining Talcott Resolution, Jim held a variety of annuity roles, including hedging, Stat forecasting, experience analysis, reinsurance administration, and pricing. Jim is a member of the Society of Actuaries (SOA) Committee on Finance Research, and he served on the SOA Investment Section Council from 2015 through 2018. He is a Fellow of the SOA and a Member of the American Academy of Actuaries. He holds the Chartered Financial Analyst® designation and has a Ph.D. in Mathematics from the University of Michigan.

Cooper Woodruff is an Assistant Portfolio Manager with Talcott Resolution. He has worked at Talcott since its spinoff from the Hartford, and has spent his entire career at The Hartford and now Talcott. In his current role, he makes day-to-day investment decisions for Talcott’s General Account, helps guide the strategic asset allocation for the firm, supports M&A activity, and leads economic modeling and stress testing for the GA.

C: Forensic Actuarial Consulting

Anthony H. Riccardi Forensic Actuary

Session Description:

The session will begin with the how, when and why of forensic actuarial consulting. It will include an example of a tort case damages calculation for a severely injured plaintiff, the court verdict award and layout of the post-trial annuity required in New York. To extend the annuity aspect, there will be an explanation of how SOA morality survey data may play an important role in an actuarial determination. The SOA mortality data will illustrate the opportunity to empirically solve the "I want my money and I want it now" liquidity dilemma, in as much advising an attorney's client who is receiving life-contingent case settlement annuity benefits. The issue here being a liquidity-seeking client who wants her annuity benefit stream reduced to an immediate lump sum distribution in a factor market negotiation. To that end, shown will be how mortality survey data make it possible to get an empirical measurement that will enhance fairness and equity in the negotiation of a lump sum distribution, before calling 877-CASHNOW.

Anthony Riccardi has practiced as a forensic actuarial consultant to plaintiff and defense lawyers since 1986, largely in Albany NY. Prior to, and in conjunction with, his teaching and lecturing, he has published several articles in forensic academic journals and the Buffalo Law Review. Recognized as an expert in the specialized area of periodic payment annuities that apply to tort case settlements; his academic qualifications include an undergraduate degree in Economics and graduate degrees in Economics and Business Administration.

D: Market Volatility – Impact on Retirement Plan Management

Sarah Rothenberg Director & Consulting Actuary, Empower

Tom Harrigan Director & Consulting Actuary, Empower

David Pappalardo VP & Consulting Actuary, Empower

Session Description:

2022 has been a year of unprecedented economic volatility, impacting the interest rates used to value retirement benefit obligations as well as the asset classes used to fund those obligations, both of which directly impact the cost of employee benefit packages. Please join us for a presentation and discussion of the challenges these turbulent times present retirement plan sponsors and their actuaries as we work to help sponsors mitigate the risks associated with managing these programs.

Sarah Rothenberg is a Director & Consulting Actuary at Empower. She has spent her career helping a diverse group of public and private sector employers to navigate the complex financial issues associated with their retiree health and welfare plans. Sarah's expertise includes helping plan sponsors to develop innovative design and funding solutions that allow them to mitigate the risks associated with these programs while helping to provide a secure retirement for their employees. Sarah is an Associate of the Society of Actuaries (A.S.A.), an Associate of the Conference of Consulting Actuaries (A.C.A.), and a Member of the American Academy of Actuaries (M.A.A.A.).

Tom Harrigan is a Director and Consulting Actuary at Empower. He is the lead consultant on a variety of corporate and not for profit clients for their defined benefit plans, qualified and non-qualified, ranging from \$1B to \$20M of assets. Tom's expertise includes consulting with plan sponsors on the design of their retirement program, development of funding and accounting policies, liability hedging strategies, de-risking strategies, ongoing plan cost saving measures, and plan terminations. Tom entered the financial services industry in 1987 and joined Empower in 2022 and has over 35 years of industry experience. Tom has a B.A. in Statistics from Princeton University. He is an Enrolled Actuary, a Member of the American Academy of Actuaries, and a Fellow of the Conference of Consulting Actuaries.

David Pappalardo is Head of Empower Benefit Consulting Services. In his role, he is responsible for managing an actuarial practice that delivers consulting services to sponsors of defined benefit, defined contribution, retiree healthcare and nonqualified plans in the corporate, government and not-for-profit segments. David joined the organization 2022 and has over 35 years of industry experience. He served as the actuarial practice leader and a senior actuarial consultant for Prudential Retirement. Prior to his tenure at Prudential, he was a lead actuarial consultant for CIGNA's Retirement & Investment Services division. David holds a Bachelor of Arts degree in Applied Mathematics from the University of Rochester. He is a Fellow of the Society of Actuaries, an Enrolled Actuary, a Fellow of the Conference of Consulting Actuaries, and a Member of the American Academy of Actuaries.

E: Examining Bias Through the Model Development Lifecycle

Mark A. Sayre, FSA Law Student, University of Maine

Andrew Reagan, Lead Data Scientist, MassMutual

Session Description:

Biases may exist in data, assumptions, algorithms, and models, all of which can lead to bad output or even unintended discriminatory practices. This session will examine how bias can unintentionally influence model development, data gathering, and interpretation of results; it will touch on the changing regulatory landscape surrounding bias in modeling, as well as practical application for addressing bias in modeling.

Mark A. Sayre is a student at University of Maine School of Law, where he is the Information Privacy Law Fellow for the class of 2024. His primary areas of focus are Data Privacy, Technology, and AI. Prior to law school, Mark was the Head of Policy Design at Haven Life, where he led the firm's actuarial, underwriting technology, reinsurance and analytics teams. In this role, he oversaw the development and implementation of multiple underwriting algorithms and machine learning models. Mark has also participated in multiple industry and society working groups focused on understanding and addressing the potential for unfair bias as a result of the use of artificial intelligence in insurance. He completed his Bachelor's degree at New York University and Master's of Science degree at Università Commerciale Luigi Bocconi. He is a Fellow in the Society of Actuaries and a Chartered Enterprise Risk Analyst.

General Session #2 (4:00-5:00)

Practical Applications of Data Science for Actuaries

Jackson Lautier Ph.D. Candidate, Department of Statistics – University of Connecticut

Session Description:

The term data science is at risk of becoming hackneyed corporate jargon, and it's time for a candid conversation. An actuary with eight plus years of professional experience near the completion of a Ph.D. in statistics at the University of Connecticut will blend his actuarial experience and newly acquired statistical expertise into a presentation that clarifies the term data science, opines on the state of data management within insurers, compares a statistician's approach with an actuarial one (including highlighting a very common big data misconception), and outlines three practical projects that can be addressed with statistical tools that range in sophistication from classical regression techniques to machine learning clustering. The tone of the presentation will be reflective and conversational, including discussion of how the speaker's actuarial training did (and did not) prepare him for advanced study in statistics and the general statistician's consensus opinion of actuarial techniques. The presentation will end with a brief call for closer collaboration between academia and industry.

Jackson Lautier is a Ph.D. student in the Department of Statistics at the University of Connecticut, a National Science Foundation Graduate Research Fellow, and a former Research Fellow with the United States Food & Drug Administration's Center for Drug Evaluation and Research. Generally, his research is interdisciplinary and involves methods and applications of statistics within economics, finance, pharmacology, risk management, actuarial science, and sports. He is particularly interested in using statistics to improve access of disadvantaged groups to the capitalist financial system. His research has been published in peer-reviewed journals and awarded by the American Statistical Association, and he has been an invited speaker at international conferences, including the Joint Statistical Meetings and the American Real-Estate and Urban Economics –Allied Social Sciences Association Annual Meeting.

Prior to his doctoral studies, Lautier spent 8+ years working at Prudential Financial, Inc. as an actuary in various roles, including risk management, investment strategy, and quantitative finance. He was also an adjunct instructor in the Department of Mathematics at UConn in the 2018-2019 academic year. Lautier is a Fellow of the Society of Actuaries, a Chartered Enterprise Risk Analyst, and a Member of the American Academy of Actuaries. In 2020, he was awarded a Graduate Research Fellowship by the National Science Foundation (NSF GRFP). He holds a Bachelor of Arts (BA) in Mathematics/Actuarial Science from UConn (2011).