

Eric J. Xu
FCAS, MAAA
Actuary



CURRENT RESPONSIBILITY

Eric Xu is an actuary with the Property and Casualty practice in Milliman's San Francisco office. He joined the firm in 2018.

EXPERIENCE

Eric's areas of expertise include:

- Personal lines ratemaking for Auto, Homeowners, and Umbrella, including incorporation of data from industry sources, competitors, and catastrophe models.
- Specialized actuarial experience in California, including experience with third-party intervenor negotiations, filing strategies for catastrophe loads, and incorporating wildfire risk scores in rating.
- Quantification of issues arising from natural catastrophes, for example, loss reserving for wildfires or ratemaking for earthquakes.
- Assessment of insurance company financial conditions through financial forecasting, underwriting expense allocation, and loss reserving.
- Rate adequacy analyses including on-leveling premium, calculating premium dislocation, estimating premium and coverage trends, and communicating results with company executives.
- Preparation of rate and rule filings for submission to departments of insurance in multiple states, as well as correspondence with state regulators.

Prior to joining Milliman, Eric was a senior actuarial supervisor at CSAA Insurance Group. His roles included pricing, financial forecasting, expense analysis, and reserving.

PROFESSIONAL DESIGNATIONS

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

EDUCATION

- BA, Applied Mathematics, University of California, Berkeley.
- BA, Economics, University of California, Berkeley.

AFFILIATIONS

Member, CAS Exam Committee

