Victoria Sandoval

PRICING ACTUARY

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SUMMARY

Pricing actuary and FCAS with 7 years in personal lines ratemaking, owning homeowners and auto pricing for a $2.1B regional insurer. Builds GLMs and predictive modeling in R and Python on SQL data, and uses clear communication skills to bring underwriting, product and regulators to a decision.

SKILLS

Ratemaking • GLMs • Predictive Modeling • Rate Filings • Python • R • SQL • Excel • Communication Skills

EXPERIENCE

Pricing Actuary 03/2022 - Present

Olentangy Insurance Group Columbus, OH

Regional personal lines insurer writing in 12 states.

- Own rate indications and rate filings for homeowners in **12** states, delivering $85M in approved premium.
- Build GLMs in R and Python for wind, hail and water perils, improving loss ratio segmentation 11%.
- Partner with underwriting and product on 6 new rating tiers, each launched within 9 months.
- Answer 30+ regulator objections a year with no filing withdrawn.

Actuarial Analyst 06/2019 - 02/2022

Hocking Valley Mutual Insurance Lancaster, OH

Mutual insurer for personal and small commercial lines; promoted to senior analyst in 2021.

- Wrote SQL extracts joining 4M policy terms to claims and catastrophe model output.
- Produced competitive rate comparisons in Excel for 8 states each quarter.
- Calculated ratemaking indications for commercial auto that supported a 7% rate increase.

EDUCATION

Bachelor of Science 05/2019

Miami University Oxford, OH

Mathematics

CERTIFICATES

Fellow of the Casualty Actuarial Society (FCAS) 2024

Casualty Actuarial Society

Member of the American Academy of Actuaries (MAAA) 2022

American Academy of Actuaries