Nathan Cho

SENIOR ACTUARIAL ANALYST

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SUMMARY

Senior actuarial analyst with 4 years in personal auto pricing, building GLMs and ratemaking indications for a large auto insurer. Works in SQL, SAS, R and Python, reviews the work of 2 analysts, and has passed 5 CAS exams toward the ACAS, with Exam 6 scheduled for spring 2027.

SKILLS

- SQL
- SAS
- R
- Python
- Excel
- VBA
- GLMs
- Ratemaking
- Data Analysis
- Critical Thinking

EXPERIENCE

Senior Actuarial Analyst 03/2024 - Present

Prairie State Auto Insurance Bloomington, IL

Personal auto insurer with $1.4B in written premium.

- Build GLMs in R for **6** rating factors, improving loss ratio lift 8% on the personal auto book.
- Produce ratemaking indications for 11 states each year and draft exhibits for regulatory filings.
- Write SQL and SAS pipelines that join policy and claims data for 3.5M exposures.
- Review analysts' Excel and VBA models, returning comments within 1 business day.

Actuarial Analyst 06/2022 - 02/2024

Corn Belt Casualty Peoria, IL

Regional personal lines carrier.

- Performed data analysis on a telematics pilot, supporting a discount that grew enrollment 22%.
- Converted 12 legacy SAS reports to Python, cutting run time 65% and removing 2 manual Excel steps each month.
- Prepared monthly loss development and frequency-severity reports in Excel for 5 product managers.
- Checked competitor rate filings in 4 states and summarized rating factor differences for the pricing team.

EDUCATION

Bachelor of Science 05/2022

Illinois State University Normal, IL

Actuarial Science

CERTIFICATES

Exam 5 (Basic Ratemaking and Estimating Claim Liabilities)
Casualty Actuarial Society
2025

Exam MAS-II (Modern Actuarial Statistics II)
Casualty Actuarial Society
2024

Exam MAS-I (Modern Actuarial Statistics I)
Casualty Actuarial Society
2023