

# ANDREW PROVINES

FCAS, MAAA

Actuary

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## Current Responsibility

Andrew Provines is a consulting actuary with the Boston office of Milliman. He joined the firm in 2017.

## Professional Work Experience

Andrew's experience in property and casualty actuarial work includes loss reserving, ratemaking, and data analysis.

While still relatively early in his career, Andrew has gained considerable experience in the alternative risk market. Andrew supports the ongoing actuarial needs of numerous clients, ranging from property and casualty insurers to captives, self-insurers, and public entity risk pools. Examples of Andrew's multi-faceted actuarial career include:

- Supporting the reserving and pricing functions for many captives, self-insurers, and public entity risk pools
- Assisting in the issuance of statements of actuarial opinion
- Providing funding estimates and developing pro-forma financial projections for potential captive insurers
- Researching the differences in laws and regulations pertaining to the taxation of captives and other alternative risk options
- Reviewing rate filings for multiple state insurance departments
- Developing and performing simulation modeling in areas such as reserve and funding variability, stress testing, and risk transfer analyses

## Professional Designations

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

## Education

BA, Mathematics and Economics, Boston College

## Presentations and Publications

Presumptive Benefits in Workers' Compensation: Emerging Issues Before and During COVID-19; American Academy of Actuaries Annual Meeting, November 2020. Co-author for AAA Issue Brief issued June 2020.

Vaccine mandates and vaccine injuries: An unexpected cost to the workers' compensation system. Milliman Insight; September 2021.

Captivating savings: Are captives more profitable than other forms of insurance? Milliman Insight; September 2021.

Parametric insurance: A captivating solution. Milliman Insight; May 2022.

Public entity risk pools: Three large liability claim types to look out for. Milliman Insight; June 2022.

Is it all about taxes? A cash flow approach to captive insurance. Milliman Insight; March 2023.