KUNSHAN YIN, FCAS, MAAA, CSPA, CSCR, PHD

Consulting Actuary | San Francisco, California

Kunshan has been in the financial industry since 2007, focusing on predictive modeling in CAT risk, ratemaking and risk management. In this role, he has developed solutions through the design and implementation of advanced predictive models in both auto and home.

Kunshan has designed, modeled and maintained rating plans; performed modeling using GLM, GAM, MARS, GBM and other machine learning methods; and acted as a key supporting source for rate filings in various states.

Kunshan has been a model validator in the financial industry, validating models in areas such as data integration, conception soundness, model performance, model implementation and model monitoring.

He also brings extensive experience in CAT modeling, risk analysis in CAT bonds, Industry Loss Database (ILD) and professional commentaries on Insurance-Linked Securities (ILS).

★ Qualified to sign statements of actuarial opinion per the American Academy of Actuaries (AAA)

YEARS OF EXPERIENCE

10

AREAS OF FOCUS

Predictive Analytics, Ratemaking, Risk Management, CAT Risk Analysis

EDUCATION

University of Texas at Dallas, 2007
Ph.D. Statistics

Nanjing University, 2002
M.S. Economics

Shandong University, 1999
B.S. Computational Math

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2018

American Academy of Actuaries, Member, 2015

International Society of Catastrophe Managers (ISCM) and the CAS Institute (iCAS), Certified Specialist in Catastrophe Risk, 2021

The CAS Institute, Certified Specialist in Predictive Analytics (CSPA), 2018

The CAS Institute, Certified Specialist in Catastrophe Risk (CSCR), 2022

Statistical Analysis System (SAS), SAS-Certified Data Scientist using SAS 9, 2019

THOUGHT LEADERSHIP HIGHLIGHTS

"Introduction to Power BI," Pinnacle Internal Zenith Webinar, September 2022

"Introduction to Clustering for Territorial Ratemaking," with Joey Sveda, Pinnacle APEX Webinar, September 2022

"Intro to Natural CAT Risk Modeling and Analysis: Predictive Analytics," Pinnacle Internal Zenith Webinar, July 2021

"Bayesian and Frequentist Methodologies for Analyzing Method Comparison Studies With Multiple Methods," with P.K. Choudhary, Statistics in Biopharmaceutical Research, 2010

"A Bayesian Approach for Sample Size Determination in Method Comparison Studies," with P. K. Choudhary, et al., Statistics in Medicine, 2008

"The Analysis of Electronic Supply Chain Management," Policy & Management, 2001 (in Chinese)

"The Development of China's E-bank," Journal of Shanghai Finance College, 2000 (in Chinese)

"CAT Modeling 101," Various presentation dates and venues

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc., 2021 – Present

MUFG Union Bank, 2017 – 2020

Esurance Insurance Services, Inc., 2013 – 2017

EQECAT, Inc., 2007 – 2013