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RADOST ROUMENOVA WENMAN, FCAS, MAAA, CSPA

Senior Consulting Actuary | San Ramon, California

Radost has been in the property/casualty industry since 2006, focusing on pricing and product development. Radost has extensive and broad experience in the application of analytics and data mining techniques in the insurance context. In this role, she has developed homeowners, private passenger auto and commercial lines pricing solutions through the design and implementation of advanced predictive models.

Radost also performs traditional actuarial analyses, including assessment of company financial experience, overall rate level indications, rate and rule filings, and regulatory support. She develops risk classification plans through assessment of underwriting profitability, competitive analysis and research of insurance laws. She also performs rate filing reviews for departments of insurance.

Further, Radost designs, builds and evaluates statistical models, incorporating supervised and unsupervised techniques for a variety of applications in the insurance domain, including pricing and risk classification, underwriting tiers, territory definitions, claims triage, and customer conversion and retention. She also manages, assesses and transforms data to enhance the utility of statistical models.

Radost researches the topics of Bayesian statistics, methods for missing data imputation, and unsupervised algorithms for outlier and anomaly detection.

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

YEARS OF EXPERIENCE

19

EDUCATION

Stanford University
M.S. Statistics, 2004
B.S. Mathematics, 2003

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2012

AAA, Member, 2010

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

PROFESSIONAL VOLUNTEERISM

CAS Actuarial Review Committee, 2017 – Present

THOUGHT LEADERSHIP HIGHLIGHTS

"Using SHAP Values to See Inside Your Models," Pinnacle APEX Webinar, September 2025

"Making Sense of SHAP: Understanding Global Explanations with a Simple Insurance Example," Pinnacle Blog Post, August 2025

"Extending Generalized Linear Models to Generalized Additive Models," Pinnacle APEX Webinar, December 2024

"Breaking Down the Concept and Algebra Behind SHAP," Pinnacle Blog Post, September 2024

"Actuarial Standards of Practice (ASOPs): Practice Makes Perfect," Pinnacle APEX Webinar, December 2023

"From GLMs to GAMs," National Association of Insurance Commissioners (NAIC) CASTF Predictive Analytics Book Club, April 2021

"Model Behavior," Issues & Answers, Best's Review, April 2021

"Discussion on Generalized Additive Models (GAMs)," CAS RPM, March 2021

"The Importance of Data Management and Data Quality," Pinnacle APEX Webinar, May 2020

"Connecting the Dots of Insurance Fraud Using Graph Analytics," Pinnacle Blog Post, January 2020

"Digging into the Modeling Lifecycle," Pinnacle APEX Webinar, September 2019

"Artificial Intelligence – Welcome Opportunity or Inescapable Challenge for Insurers?" Pinnacle Monograph, September 2019

"Status of Cyber Liability Insurance and Methodology," Pinnacle APEX Webinar, October 2018

"The Predictors in my Model are all Significant at the 5% Level. So?" Pinnacle Blog Post, September 2018

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc.	2016 – Present
California Casualty Management Company	2006 – 2016

PAST PROFESSIONAL VOLUNTEERISM

The CAS Institute CSPA Continuing Education Committee	2019 – 2020
ASTIN Machine Learning and Traditional Methods Synergy in Non-Life Reserving Working Party	2017 – 2018