

Nicholas Kinney

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SUMMARY

Senior actuarial analyst with four years of dedicated Employer Stop Loss experience spanning pricing, reserving, rate filings, and captive program structures. Contributed to ESL book growth from roughly \$20M to \$150M in gross written premium, including navigating the industry-wide 2024 loss trend deterioration. ASA candidate with APC remaining; seven SOA exams passed.

PROFESSIONAL CERTIFICATIONS

Associate of the Society of Actuaries (ASA), *Expected May 2026*

Exams Passed: P (Jan 2016), FM (Oct 2016), IFM (Mar 2020), SRM (Jan 2023), FAM (2023), PA (2023), ASTAM (2025)

Modules: FAP complete, APC pending

VEEs: Accounting & Finance, Economics, Mathematical Statistics

WORK EXPERIENCE

Senior Actuarial Analyst | Coverys (Employer Stop Loss)

April 2024 – May 2026

- **Rate Filings:** Prepared and submitted annual state rate filings for the ESL line; coordinated responses to state objections across multiple jurisdictions.
- **Reserving:** Projected IBNR and tracked loss development on a monthly cadence; presented results to finance and reserving committees.
- **Pricing & Renewals:** Supported renewal pricing and underwriting guidance, including medical underwriting review and laser recommendations on large cases.
- **2024 Trend Event:** Helped diagnose the higher-than-expected 2024 ESL loss trend and recalibrate assumptions with claims and underwriting to protect book profitability.
- **Book Growth:** Contributed actuarial support to ESL book growth from roughly \$20M to \$150M in gross written premium across the Archway and Coverys eras.
- **Mentorship:** Onboarded and mentored junior analysts; partnered cross-functionally with Claims, Finance, and Underwriting.

Actuarial Analyst | Coverys (formerly Archway Health)

July 2022 – March 2024

Joined Archway Health as an early actuarial hire; carried over via the Coverys acquisition.

- **Pricing:** Maintained and enhanced the ESL pricing tool, including manual rate development, captive program quoting, and accuracy improvements supporting underwriting and broker submissions.
- **Reserving Support:** Projected IBNR and supported loss development analysis; helped migrate pricing and reporting work off legacy spreadsheets onto a maintainable analytical stack.
- **Renewal Reporting:** Redesigned the ESL renewal reporting suite to incorporate medical underwriting and laser data, sharpening renewal decisions and broker-facing narratives.
- **Data Infrastructure:** Built reporting pipelines feeding a centralized SQL database that consolidated claims, premium, and exposure data for actuarial use.

Associate Business Systems Analyst | Safety Insurance

May 2021 – July 2022

- Supported a personal lines policy issuance system rollout and a data warehouse migration, partnering with actuarial, IT, and operations stakeholders.
- Developed automated billing-plan conversion tools and reviewed monthly invoice accuracy.

Associate Underwriter & Underwriting Trainee | Safety Insurance

Feb 2019 – May 2021

- Completed underwriting rotations across personal and commercial lines, including ceded commercial and pricing functions.
- Built Excel and Power Query models to accelerate new business review; first sustained exposure to insurance pricing fundamentals.

Instructor & Tutor | C2 Education

Nov 2017 – Feb 2019

- Taught AP STEM coursework (calculus, statistics, physics) to high school students.

EDUCATION

B.S. in Mathematics, Stony Brook University, August 2017
Dean's List (Fall 2013) | National AP Scholar (2012)

SKILLS

Actuarial: Employer Stop Loss pricing and reserving, IBNR projection, state rate filings, captive program structures, medical underwriting and laser review, renewal pricing, A&H exposure

Tools: Excel (Power Query, M-Code), Power BI, SQL (MS SQL Server, T-SQL), Python, R, VBA

Professional: Cross-functional partnership with Claims, Finance, and Underwriting; mentorship of junior analysts; clear written and verbal communication with internal committees and brokers