

# NICKOLAS ALVARADO

FCAS, MAAA

Consulting Actuary

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## Current Responsibility

Nick Alvarado is a consulting actuary with the Property and Casualty Practice in Milliman's Orange County office. He focuses on InsurTech solutions and advanced ratemaking techniques. He joined the firm in 2019.

## Professional Work Experience

Nick's areas of expertise include:

- Conducting predictive modeling, including generalized linear models and advanced machine learning techniques
- Developing rates and filing support for emerging markets
- Conducting personal lines ratemaking, product development, and filing support
- Performing data and text mining
- Developing advanced business intelligence reports using data visualization

Prior to joining Milliman, Nick was an actuarial analyst at Auto Club of Southern California where he specialized in ratemaking for personal auto and homeowners insurance. Nick performed advanced modeling using machine learning and traditional techniques, data analytics, and product R&D. He helped the Auto Club develop and launch its mobile telematics program, as well as streamline the rating process for personal automobile and homeowners.

## Professional Designations

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

## Education

BS, Mathematics – University of California, Irvine