

STEVE DICENSO

FCAS, MAAA

Principal and Consulting Actuary

stephen.dicenso@milliman.com

+1 781 213 6330



Current Responsibility

Steve DiCenso is a principal with Milliman. He joined the firm in 2008.

Professional Work Experience

Steve has enjoyed a multifaceted property and casualty actuarial career, with most of his experience in the commercial alternative markets. With Milliman, he has focused on serving captives, mid-sized insurers and reinsurers, public entity risk pools, runoff entities, self-insured corporations, and state regulators. His experience includes reserving, pricing, predictive analytics, due diligence, surplus and enterprise risk management, insurance business transfer independent expert, arbitration umpire, risk-focused financial examinations, financial modeling, and risk financing. He also consulted for seven years with a major accounting firm, primarily performing loss reserving for larger insurance and reinsurance companies. His insurance company experience includes chief actuary positions at an alternative markets insurer and a third-party administrator owned by a major insurer. He also has senior management experience with a property and casualty programs insurer and a fidelity and surety bond insurer. Steve has had responsibility for overseeing pricing, reserving, and planning functions. He has managed staff of up to 17 people.

Presentations and Publications

- Dear Actuary: Managing workers' comp and heart and hypertension risks. May 2025.
- Good (and Tough) Questions for Your Actuary (presented at AGRiP, March 2025)
- Insurtechs and MGAs, Leveraging Captive Insurers for Access to the US or Global Markets. (presented at InsurTech Hartford Symposium, April 2024)
- Casualty Actuarial Society Seminar on Reinsurance. Hot Topics in Public Entities. June 2022.
- Building a climate risk management framework for U.S. P&C insurers, co-authored with Kathryn Kern. May 2022.
- Climate change governance and strategy requirements: How might New York insurers comply with them? February 2022.

- U.S. insurers and climate change: The longer-term horizon is getting shorter. December 2021.
- Vaccine Mandates and Vaccine Injuries: An unexpected cost to the WC system. Co-authored with Andrew Provines. September 2021.
- Association of Insurance and Reinsurance Runoff Companies (AIRROC) Insurance Business Transfer Workshop. February 2021.
- Presumptive Benefits in Workers' Compensation: Emerging Issues Before and During COVID-19. American Academy of Actuaries Annual Meeting. November 2020.
- Lead author for AAA Issue Brief issued June 2020.
- Casualty Loss Reserving Seminar. Spotlight to Shine on US Actuaries as Independent Experts. September 2020.
- Captives can be an insurtech accelerator, Insurance Journal. June 2020.

Professional Designations

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

Affiliations

- Member, AAA Climate Change Joint Committee, 2014–present
- Member, AAA Commercial Liability Task Force, 2014–present
- Member, ARIAS Arbitrator Services Committee, 2013–present
- Member, Education Committee, AIRROC, 2019–present
- Past president (2018–2020) and former member of board of directors, CT Captive Insurance Association

Education

- BA, Mathematics, Northwestern University, Phi Beta Kappa
- Graduate, The Hartford's Business Mastery Certificate Program