

# JOSH FLACK

FIA

Consultant

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## Current Responsibility

Josh Flack is a consulting actuary in Milliman's London Property and Casualty Practice. He joined the firm in 2020.

## Professional Work Experience

Josh's experience covers a range of actuarial areas for UK and Gibraltar insurers gained through both in-house roles and client projects. His expertise includes:

- **Reserving Reviews:** Leading reserving work across a range of classes and companies, including Personal and Commercial lines, as well as Lloyd's, with a particular focus on motor insurance.
- **Reserving Processes:** Designing and building reserving processes, including management of transformation projects. Experience across a range of software solutions and implementing new data sources.
- **Solvency II:** Calculating and peer reviewing technical provisions and Standard Formula SCRs, drafting AFRs, and contributing to multiple successful USP applications.
- **M&A Due Diligence:** Performing reserving exercises to contribute to M&A due diligence work, with the ability to prioritise focus on material classes due to tight deadlines. Experience in engaging with actuarial teams and a wider team of professionals on both buy and sell sides.
- **Internal Model Validation:** Providing validation support for Lloyd's syndicates capital models.
- **Pricing:** Developing pricing models for motor and home insurance using GLMs, including modelling insurance factors and geospatial factors, and utilising external data such as membership and credit data.
- **Motor Insurance:** Conducting research on motor insurance topics, including presentation on the UK whiplash reforms to large risk actuarial audiences.

Josh is experienced in a range of specialist actuarial software, including Arius, ResQ, Emblem, and Akur8. He also has experience using SQL for data manipulation. Before joining Milliman he held roles across reserving, capital, and pricing for Newline, Allianz, and The Co-operative Insurance.

## Professional Designations

Fellow, Institute and Faculty of Actuaries (2019)

## Education

BSc (Hons) Mathematics, University of Manchester (2012)