

# REBECCA GAINES

Assistant Actuary

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## Current Responsibility

Rebecca works as a flexible resource to multiple Milliman offices and as an on-site resource for client companies. Travel is typically a component of her assignments, both local and international and varying in duration from several days to 18 months.

## Professional Work Experience

- Integrate: Pricing, actuarial contribution and valuation of liabilities with extensive database customization where necessary.
- Conversion of policyholder administration systems: Converts of interest-sensitive and traditional par and non-par blocks of business, provides actuarial support to programmers, writes documentation of system functionality.
- Conversion of actuarial modeling systems: Converts interest-sensitive and traditional par and non-par blocks of business.
- Product pricing: Term, interest-sensitive whole life, disability income.
- Cash-flow testing: Traditional, interest-sensitive life, annuities, and disability income.
- Month-end reporting: Monthly liability valuation and interest-adjusted loss ratios for disability income on both statutory and GAAP bases.
- Dividend scale revisions: Revises closed block dividend scales, preserving statutory glide path.
- Actuarial contribution calculations: Traditional lines of business for both U.S. and Japanese demutualizations.
- Field compensation: Compensation design, monitoring tools, and internal financial statements at the agent, agency, and distribution company levels.
- Training: Develops training materials and, when necessary, instructs classes for monthly valuation processes, policyholder illustrations, customer service tools, introductory MG-ALFA.
- Client applications: Builds applications to automate specific tasks with the appropriate level of user flexibility versus “black box.”

investment firm Advest, first in the back-office processing mandatory and voluntary equity exchanges, then in the compliance department monitoring for insider trading.

## Education

- BA, Actuarial Science, University of Connecticut
- Passed SOA Courses 1-3, 5, and 6
- 25 professional development credits

Prior to joining Milliman in 1995, Rebecca worked for two years for the