

JUDITH HOUTEPEN

AAGNL

Principal, Consulting actuary

judith.houtepen@milliman.com

+31633968589



Current Responsibility

Judith Houtepen is a principal and consulting actuary in the Amsterdam office of Milliman. She joined the firm in 2012. Judith carries out casualty and health insurance consulting assignments in all parts of the healthcare value chain, including insurers, providers, governmental institutions, and investors.

Professional Work Experience

Judith specializes in health and medical liability and has performed a wide range of actuarial and strategic consulting assignments for a variety of clients, from major to small-size insurers, and the Dutch Ministry of Health and healthcare providers. Judith's experience covers both domestic and international medical (liability) insurance and includes:

- Solvency II work, including capital model development and validation, application of USPs, development of capital policy framework, risk management function, and ORSA modelling
- Risk Equalisation System modelling
- Product design and pricing for new start-up health insurance companies and micro-insurance systems

Judith also has experience in projects involving wider applications of actuarial and data-analytics techniques for insurers and healthcare organizations, for example:

- Risk adjustment and predictive modelling
- Performance management

Judith is a frequent speaker at professional seminars and is a teacher on health insurance at the Amsterdam Business School.

Prior to joining Milliman, Judith was a director of TRAG Performance Intelligence Group (currently known as Performation), a Dutch advisory company focused on providing integrated cost and quality management solutions to healthcare institutions worldwide. Before that, she was a senior advisor at Plexus (currently known as KPMG Plexus), a Dutch health consulting firm. Judith started her career as a strategic management consultant at McKinsey in Amsterdam.

Professional Designations

- Fellow Royal Dutch Actuarial Association (AAG)
- Member of ASTIN (non-life subsection actuarial society)

Education

- Post Master to Actuary AG (Distinction), Dutch Actuarial Institute, 2013
- MBA, INSEAD in France, 2004
- Master of Science (Distinction), Actuarial Science, University of Amsterdam, 2001
- Master of Science, Financial Econometrics, University of Amsterdam, 2001

Affiliations

- Active member of the Dutch Actuarial Association. Over the years she has participated in several working groups and commissions. Currently she is chairman of the Health Insurance Committee.
- Member of the Dutch Research Working Group on Risk Equalization (WOR) in which econometric research on the Dutch risk equalization scheme is monitored and validated under the authority of the Dutch Ministry of Health, Welfare, and Sport (VWS).
- Teacher on Health actuary of the Actuarial Practice Cycle (final year before qualification) at the University of Amsterdam.
- Member of the Education Committee of Executive Programs at the University of Amsterdam.