ANDREW NETTER

Sr. Financial Consultant

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Current Responsibility

Andrew Netter is a senior financial consultant with the Milwaukee office of Milliman. He is proficient in evaluating mortgage credit risk and modeling future mortgage performance on both whole loans and structured transactions. He has used this expertise to assist multiple clients in utilizing mortgage performance models to assess risks and rewards of mortgage credit risk transfer transactions. He joined the firm in 2019.

Professional Work Experience

Andrew's areas of expertise include loan performance modeling, structured finance, and credit risk scoring. He has provided consulting services on topics related to single-family mortgage collateral, multifamily mortgage collateral, credit risk transfer, mortgage insurance, and impacts of natural disasters on mortgage credit risk.

Prior to joining Milliman, Andrew worked at a private mortgage insurer where he focused on mortgage performance modeling, reinsurance, and credit risk transfer. Previously, Andrew worked in a consulting role focusing modeling government-backed mortgage performance (single-family and reverse), and risk management for federal agencies.

Education

- BS, Economics, Binghamton University
- BA, Mathematics, Binghamton University

Presentations and Publications

Andrew has authored/coauthored many essays and articles on topics related to mortgage credit risk modeling, credit risk transfer, and impacts of natural disasters on mortgage credit risk.

Examples of Andrew's publications include:

- In it for the long-haul: A case for the expanded use of the GSEs' reinsurance CRT executions. Milliman Insight, May 2020.
- Residential Flood Risk in the United States: Quantifying Flood Losses, Mortgage Risk and Sea Level Rise. Society of Actuaries, May 2020.