



## **Job Description**

### **Data Analyst – Exposure Management**

#### **Position Summary:**

The Data Analyst will assist the Exposure Management team with analyzing profitability, underwriting strategy and reinsurance, predictive loss and stochastic catastrophe modeling, reporting and developing strategies to increase profits for all FedNat Holding Company insurance carriers. The Data Analyst will work with both internal and external resources to develop data management and analyses for new and current insurance products and associated profit metrics.

#### **Responsibilities:**

- Develop and maintain traditional and multivariate pricing, underwriting and profitability models pertaining to homeowners' risks
- Operate vendor catastrophe models (RMS, AIR, KCC) for hurricane and severe convective storm risks
- Provide regular reporting of portfolio profitability and risk profile
- Conduct ad-hoc studies addressing a wide variety of modeling, actuarial and other business concerns
- Develop and provide subject matter expertise on the current and emerging predictive modeling techniques for various areas within the financial services industry
- Collaborative effort in the development, enhancement and implementation of statistical and other quantitative models to support loss prediction, assess value and predict policy behavior or financial performance
- Analyze competitive position and opportunities for accretive growth
- Interact with several departments within the company and conduct research leading to potentially useful predictive models in the future

#### **Knowledge and Skills:**

- Strong knowledge of data analysis and forecasting methods
- Critical thinking and analytic focus
- Technology proficient (Excel, SQL, R and ability to learn new software)
- Understanding of actuarial practices
- Prior knowledge of products and concepts relating to the P&C industry
- Effective Communication

- Tenacity & Ethics
- Must perform well under pressure and in a changing environment

### **Experience and Education:**

- 3+ years of experience in an actuarial or analytic role, preferably in homeowner lines of business
- Proficiency with Microsoft Excel and other Office products
- Experience with SQL, R, Python or similar data manipulation technologies
- Comfort working with large datasets
- Experience with profitability analysis, underwriting analysis, predictive modeling, statistics, and developing strategies.
- Proven math and analytical skills, as normally acquired through a degree in Mathematics, Statistics, Economics, Finance, Risk Management, Actuarial Science, or related field experience.
- Solid oral and written communication skills.

### **Physical requirements:**

- **Sedentary Work.** Exerting up to 10 pounds of force occasionally and/or negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects, including the human body. Sedentary work involves sitting most of the time. Jobs are sedentary if walking and standing are required only occasionally and all other sedentary criteria are met.
- **Visual Acuity.** Required to have close visual acuity to perform activities such as: preparing and analyzing data and figures, viewing computer terminal, extensive reading.
- **Reaching.** Extending hand(s) and arm(s) in any direction
- **Fingering.** Picking, pinching typing or otherwise working primarily with fingers rather than with whole hands
- **Repetitive Motion.** Substantial movements (motions) of the wrist, hands and/or fingers.
- **Talking.** Expressing or exchanging ideas by means of the spoken work. Those activities in which they must convey detailed or important spoken instructions to other workers accurately, loudly, or quickly.

**Department:** Exposure Management

**Reports to:** President of Century Risk Insurance Services

**FLSA Status:** Exempt

**Position Level:** Professional