Caleb Hollis

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My Key Qualifications

- Rate indications for **personal auto across 6 states**, with filed changes affecting $84M in written premium.
- GLM-driven segmentation on a homeowners book identified **3 segments more than 8 points above combined-ratio target**.
- Built a Python and SQL monitoring workflow that cut monthly rate-change reviews **from 10 hours to 6 hours**.
- **SQL, Python, R, Excel, and Power BI** across personal lines pricing, trending, and performance monitoring.
- Delivered **14 filing exhibits by regulatory deadlines** for a multi-state rate update, coordinating with product and compliance.
- Post-implementation monitoring for direct and agency channels, flagging 2 state-level **retention issues in the first quarter** after rollout.

Experience

Actuarial Analyst — **Westfield**, a regional property and casualty insurer focused on personal and commercial lines

Feb 2023 – Present · 3 yrs 9 mos

- Completed personal auto rate indications across 6 states, supporting filed changes affecting $84M in written premium by analyzing earned premium, loss trends, frequency, severity, and indicated need in SQL and Excel.
- Expanded a homeowners segmentation review using GLM outputs and profitability analysis by territory, tenure, and channel, identifying 3 segments with combined ratio more than 8 points above target.
- Built a Python-based monitoring workflow for recent rate changes, automating state and channel exhibits for loss ratio, retention, and written premium tracking and cutting monthly review time from 10 hours to 6.
- Supported a multi-state rate update by coordinating assumptions, impact summaries, and implementation details with product and compliance teams, delivering 14 filing exhibits by agreed regulatory deadlines.
- Reviewed post-implementation auto performance for direct and agency channels against pricing assumptions using SQL-based monitoring datasets, flagging 2 state-level retention issues within the first quarter after rollout.
- Perform rate indications, segmentation studies, and profitability reviews by state, product, and distribution channel, and maintain pricing and book monitoring models for personal auto and homeowners books.

Actuarial Assistant — **Grange Insurance**, a Midwestern property and casualty insurer

Jan 2021 – Jan 2023 · 2 yrs

- Prepared quarterly profitability exhibits for personal auto and homeowners, cutting exhibit turnaround by 2 business days by standardizing SQL pulls and Excel templates for recurring loss ratio and premium analyses.
- Supported a new business auto segmentation study, testing 11 rating variables for management review by cleaning policy and claim data and summarizing frequency and severity patterns in R and Excel.
- Assisted with homeowners rate filing support, delivering 8 exhibits for the filing package and reconciling premium and loss results to product and finance reports.
- Built datasets for pricing studies and quarterly performance reviews, and maintained documentation for assumptions, data sources, and filing support.

Education

- **Temple University** — Bachelor of Business Administration in Actuarial Science · 2016 – 2020

Skills

- **Actuarial Techniques:** Rate Indications, GLMs, Personal Auto Pricing, Homeowners Pricing, Combined Ratio Analysis, Loss Ratio Analysis
- **Tools & Analysis:** SQL, Python, R, Excel, Power BI