

Laura Hobern

BSc, FIA
Consulting Actuary



CURRENT RESPONSIBILITY

Laura Hobern is a consulting actuary in Milliman's London office. She joined the firm in 2017.

EXPERIENCE

Laura has experience with reserving, pricing, mergers and acquisitions (M&A) activity, product development, portfolio analysis, reinsurance optimization, and management reporting. Her experience includes:

- Leading the quarterly analysis of reserves across several companies and Lloyd's of London syndicates, producing detailed management reports and presenting the results to reserving and audit committees.
- Reviewing the end-to-end reserving process and leading the implementation of improvements.
- Leading the IFRS 17 proposition for Milliman's London General Insurance practice.
- Leading the actuarial due diligence for various insurers as part of M&A assignments.
- Performing profitability and performance reviews to identify areas of outperformance/underperformance, informing underwriting decisions, and implementing necessary changes.
- Designing technical pricing frameworks, rating structures, and building technical pricing models to enhance profitability and risk management.
- Developing a rate monitoring framework and subsequent management information.
- Developing new insurance products (e.g., Cyber), including liaising with regulators.
- Managing the input, analysis and justification for the actuarial review of the business plan, the reinsurance purchasing, and the capital modelling parameterisation process.
- Producing actuarial reports including the Statement of Actuarial Opinion Report and the Actuarial Function Report.

- Before joining Milliman, Laura worked in various actuarial and management capacities at Hiscox, Brit Insurance, Cardiff Pinnacle, and Swiss Re.

PROFESSIONAL DESIGNATIONS

Fellow, Institute and Faculty of Actuaries (2009)

Laura has fulfilled various roles with the Institute and Faculty of Actuaries over the last 10 years, including the following:

- Member of the General Insurance Research and Thought Leadership ("GIRTL") Committee
- Member of the London Market Actuaries Group ("LMAG") Committee
- Member of various actuarial working parties (current member of the *Towards the Optimal Reserving Process* working party) and author of papers

EDUCATION

BSc (Hons) Physics, Imperial College London

