

Jennifer O'Brien Howard

FSA, MAAA
Consulting Actuary



CURRENT RESPONSIBILITY

Jennifer is a consulting actuary with the Tampa office of Milliman. She joined the firm in 2005.

EXPERIENCE

Jennifer's primary area of concentration is in the supplemental health insurance market, specifically with critical illness products. She has extensive experience with this product line, having consulted with some of the largest carriers that offer various forms of a critical illness product. She has assisted clients with product development, contract and application development, underwriting design, competitive analysis, market review, rate filings, and in-force maintenance. She has presented at industry meetings and continues to perform research in this evolving industry.

In addition to her critical illness experience, Jennifer also has experience with other products in the supplemental health insurance market, specifically with products commonly offered through the workplace. She has actively supported clients on an assortment of supplemental health products, including cancer, hospital indemnity, accident, limited benefit medical, and short-term medical. In addition, with the growth of the popularity of various life riders sold in conjunction with worksite life products, she has been on the leading edge of product design and support in this area. This includes lump-sum and accelerated death benefit riders, such as terminal illness, chronic illness, and critical illness.

Jennifer has extensive expertise with model construction as well as experience with pricing and in-force projections using MG-ALFA®. She is a frequent designer of in-force projections used in valuing blocks of business for mergers and acquisitions and/or reinsurance purposes.

PROFESSIONAL DESIGNATIONS

- Fellow, Society of Actuaries
- Member, American Academy of Actuaries

EDUCATION

- BA, Actuarial Science, University of Central Florida

