

### Lindsay Unwin

BSC, FIA  
Consulting Actuary



#### PROFESSIONAL DESIGNATIONS

Lindsay has a Life Actuary Practising Certificate (including with-profits) as issued by the Institute of Actuaries. She is an actuarial function holder and a with-profits actuary to two friendly societies and has recently been approved to become an actuarial function holder of a UK life company. She is also an appropriate actuary to a number of non-directive friendly societies.

#### CURRENT RESPONSIBILITY

Lindsay is a fellow of the Institute of Actuaries, having qualified in 1999. She has been with Milliman since 1987. Lindsay became a consultant in 2001.

#### EXPERIENCE

Lindsay has covered a wide range of projects in her time with Milliman. These have primarily involved work associated with the actuarial function holder and with-profits actuary roles.

She is the primary contact for a number of life insurance companies and friendly societies. In addition to statutory valuation work, she provides day-to-day advice on various issues, including product pricing, surrender values, TCF, ICAs, and monitoring of experience analyses.

Lindsay has led a number of projects, including the analysis and determination of asset shares and high-level stochastic asset-liability modeling for a with-profits fund, in order to set appropriate bonus recommendations and assist in the fair management of with-profits business.

She has worked on a number of independent expert assignments for major UK life companies, with particular emphasis on TCF

and the potential impact any restructuring may have on both with-profit and nonprofit policyholders.

#### EDUCATION

BSc (1st class honors), Mathematics and Management Applications, Brunel University

