

# NICOLE GASPAR

FSA, MAAA

Consulting Actuary

[nicole.gaspar@milliman.com](mailto:nicole.gaspar@milliman.com)

Main +1 312 726 0677 | Office +1 312 499 5618



## Current Responsibility

Nicole Gaspar is a consulting actuary with the Chicago office of Milliman. She joined the firm in 2006.

## Professional Work Experience

Nicole has extensive experience with long-term care insurance. Her expertise includes strategic planning, product pricing, profitability and experience analyses, financial reporting, actuarial appraisals, mergers and acquisitions, reserve valuations, stochastic modeling, and state insurance department filings.

Nicole is a user of MG-ALFA, Milliman's asset-liability modeling platform. She also has broad experience with database tools, such as SAS, Access, and Excel VBA.

## Professional Designations

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

## Education

- MAS, Applied Statistics, Northern Illinois University
- BS, Probability & Statistics, Northern Illinois University

## Presentations and Publications

For the past several years, Nicole has managed the data that supports the annual Milliman Long Term Care Survey, published in Broker World magazine every July.

- Informal caregiving - the unseen obligation and opportunity ([milliman.com](http://milliman.com))
- Key insights from LTC first principles modeling ([milliman.com](http://milliman.com))

## Affiliations

- Member, Long-term Care Section Council of the Society of Actuaries
- Milliman Ground-Up Think Tank for Social Impact (GUTSI) Committee and Team Leader