

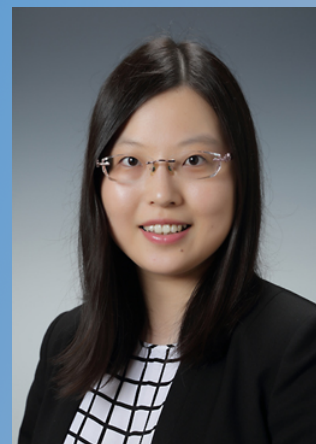
# SHERYL HOU

FCAS, MAAA

Consulting Actuary

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## Current Responsibility

Sheryl Hou is a consulting actuary in the Little Falls, New Jersey office of Milliman. She joined the firm in 2016.

## Professional Work Experience

Sheryl consults on a wide range of property and casualty assignments, including:

- Reserve analyses
- Reserve variability
- Rate level and funding projections
- Economic capital modeling
- Feasibility studies
- Due diligence

She has experience with various lines of business, including workers compensation, personal lines, reinsurance, medical professional liability and other major liability coverages. The clients she serves include:

- Single and multi-line primary insurers
- Reinsurers
- Risk retention groups
- Captive insurers
- Self-insured programs
- Title insurance companies
- Private equity firms

Sheryl has been performing economic capital modeling for a large reinsurer since 2018. She is also a member of the Milliman Climate Resilience Initiative ERM task force and is actively involved in climate change-related projects.

Prior to joining Milliman, Sheryl spent two years with another consulting firm providing actuarial services and assuming client relationship coordinator responsibility on various government client accounts.

## Professional Designations

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

## Education

- MS, Actuarial Science, Columbia University
- BEc, Finance & Banking, Zhejiang University

## Presentations and Publications

- Excessive heat in North Carolina: Impacts on workers compensation costs and healthcare services utilization and claims. June 2023.
- Loyalty programs: The crown jewels. October 2021.

## Affiliations

Past member, Casualty Actuarial Society Examination Committee