

JENNIFER O'BRIEN HOWARD

FSA, MAAA

Principal and Consulting Actuary

jennifer.howard@milliman.com

+1 813 282 9262



Current Responsibility

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

Professional Work Experience

Jennifer's primary area of concentration is in the supplemental health insurance market, specifically with critical illness and hospital indemnity products. She has extensive experience with these product lines, having consulted with a wide variety of carriers that offer various forms of these products. She has assisted clients with product development, contract and application development, underwriting design, competitive analysis, market review, rate filings, and in-force maintenance. She also assists carriers with case-specific underwriting of these products.

In addition to her critical illness and hospital indemnity experience, Jennifer also works 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, accident, and limited benefit medical.

Jennifer works with carriers on various product innovation concepts, including development and claims integration of supplemental health products with other lines of business, such as major medical and disability coverage.

With the growth of the popularity of various life riders sold in conjunction with worksite life products, Jennifer 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 designer of in-force projections used in valuing blocks of business for mergers and acquisitions and/or reinsurance purposes.

She has presented at industry meetings and continues to perform research in this evolving industry.

Professional Designations

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

Education

BA, Actuarial Science, University of Central Florida