

## Education

**University of Michigan**  
Michigan  
1990-1994  
B.S. in Actuarial Mathematics & Statistics.

**Northwestern University**  
2013-2018  
M.S. in Predictive Analytics

## Employment History

**Madison Consulting Group, Inc.**  
*Consulting Actuary*  
2019-present

**Safehold Special Risk Analytics Consultant**  
2014-2019

**CNA Insurance Company**  
*Actuarial Director*  
2003-2013

**Fireman's Fund Interstate**  
Senior Actuarial Analyst  
2001-2003

**St. Paul Companies**  
*Actuarial Consultant*  
1994-2001

## References

Client, other professional, and personal references will be made available upon request.

# Choya Everett, ACAS, MAAA

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## Professional Qualifications

Casualty Actuarial Society, Associate

American Academy of Actuaries - Member

## Professional Experience

- Ratemaking and Profitability Studies for Personal and Commercial Lines
  - Loss and Loss Expense Reserve Analysis
  - Predictive Modeling, including Development and Evaluation involving Generalized Linear Models, Clustering Models and Neural Networks
  - Regulatory Review of Rate Filings for Personal and Commercial Lines including Model Evaluation
  - Excess Insurance Layer Modeling
- Lines of Business: Workers' Compensation, General and Professional Liability, Auto, Homeowners, Excess and Surplus Lines, Reinsurance