



Homeowners Profitability

Kelleen Arquette, FCAS, MAAA, Consultant at Towers Watson

Klayton Southwood, FCAS, MAAA, Senior Consultant at Towers Watson

Nancy Watkins, FCAS, MAAA, Principal and Consulting Actuary at Milliman



Kelleen Arquette

- Currently a Consultant with Towers Watson
- Specialties include ratemaking, competitive market analysis, developing and filing new products, and expansion into new jurisdictions for personal lines businesses
- Co-Leader of Towers Watson's Point of View intellectual capital efforts related to HO insurance in the US
 - Responsibilities include development of intellectual capital, annual loss projections and benchmark loss development factors for the Homeowners line of business
- FCAS and MAAA



Klayton Southwood

- Currently Senior Consultant at Towers Watson
- Consulting actuary for 23 years with over 10 years of pricing and reserving experience in the Florida property insurance market
- Experienced in both personal and commercial lines with special emphasis on PP Auto, Commercial Auto and HO
- Co-Leader of Towers Watson's Point of View intellectual capital efforts related to HO insurance in the US
 - Responsibilities include development of intellectual capital, annual loss projections and benchmark loss development factors for the Homeowners line of business
- Prior to Towers was a Principal with EPIC Consulting, LLC
- FCAS and MAAA



Nancy Watkins

- Principal and Consulting Actuary with Milliman
- Manages a Casualty practice in San Francisco providing profitability management services, with a specialty in property insurance.
- Former President at Watkins Consulting, Co. in Atlanta
- Former Senior Manager and Consulting Actuary at Price Waterhouse
- Actuary for John Hancock Reinsurance and Aetna Life & Casualty
- FCAS and MAAA
- Has served on many committees for both the AAA as well as the CAS
- Graduate of the University of North Carolina with a B.S. in Mathematical Science

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