



HOWARD HINES BSc, MPhil, FSA, MAAA

Senior Consulting Actuary

**ACTUARIAL
DESIGNATIONS**

Fellow of the Society of Actuaries (FSA), 2000
Member American Academy of Actuaries (MAAA), 1999

EDUCATION

UNIVERSITY OF THE WEST INDIES (Mona), Jamaica, West Indies
B.Sc. Special Mathematics (Honors)

UNIVERSITY OF THE WEST INDIES (Mona), Jamaica, West Indies
Master of Philosophy in Applied Mathematics
Thesis Topic: "Some Stochastic Problems in Reliability Theory"
Publications in the "International Journal of Systems Science" and "Institute of
Electronic and Electrical Engineers (I.E.E.E)"

EXPERIENCE:

2003 – Present

CONSULTING ACTUARY

- International agency ratings
- Health claims cost studies
- Product development and pricing
- Reinsurance analysis
- Corporate valuations and capital projections
- Pensions administration
- Pension valuations and analyses
- Training/University Lecturing

1998-2003

**FIRSTLIFE INSURANCE COMPANY
Assistant Vice President / Appointed Actuary**

Acquisition of Insurance portfolios:

- Acted as lead actuary in FirstLife acquisition of group insurance portfolios
- Calculated portfolio appraisal values
- Determined transfer assets and liabilities

Pension Scheme Valuations:

- Determined scheme liabilities
- Priced annuities

Dread disease plan design:

- Developed pricing models
- Determined reserve requirements
- Contract drafting
- Co-managed implementation project

Non-traditional marketing:

- Analyzed market surveys
- Assisted in development of direct marketing campaign

Corporate Valuations and Risk Management:

- Calculated and collated company inventory of reserves
 - Lines of business: individual life, group life, group health, group creditor and pension
- Construction of risk profiles and risk measurement systems

Product development including:

- Individual life, group life, group health, pension and annuity
- Contract drafting
- Developed pricing models and selection of appropriate assumptions
- Determined reserve basis
- Banc assurance
- Prepared marketing materials
- Managed Individual Life Division
- Acted as liaison to top management

UNIVERSITY OF THE WEST INDIES (Mona) / UTECH
Lecturer: Financial Risk Management and Applied Statistics

SPECIAL AWARDS

1984	University of the West Indies Undergraduate Scholarship
1985	International Prize Winner Society of Actuaries (SOA) Examinations
1986	University of the West Indies Postgraduate Scholarship
1989	Captain Christian Ambassadors Football Club
1994	Project Management Certificate [JAMPRO]
2000	Managing Credit and Market Risk Certificate (Columbia University- New York, USA)
