PATRIOT SELECT

Actuarial and Catastrophe Analyst

About the Role

We are seeking a curious, analytical, self-motivated, and detail-oriented Actuarial and Catastrophe Analyst to help manage catastrophe risk and portfolio exposure for our Florida residential property insurance business. This role reports to our Associate Actuary and Product Manager.

You will help maintain a clear view of the company's catastrophe risk by evaluating exposure, portfolio accumulations, catastrophe model results provided by our modeling partners, reinsurance costs, and profitability. This is an opportunity to apply quantitative and modeling expertise in one of the country's most dynamic coastal property insurance markets while working closely with actuarial, underwriting, finance, and reinsurance stakeholders.

What You'll Do

- Coordinate with external modeling partners, reinsurance brokers, and vendors to scope, request, and review catastrophe model outputs.
- Monitor key portfolio exposure and risk measures, including TIV, policy counts, geographic concentrations, and modeled losses.
- Analyze changes in portfolio exposure resulting from new business, renewals, underwriting actions, rate changes, non-renewals, and other portfolio shifts.
- Analyze reinsurance structures, modeled recoveries, retained losses, reinsurance costs, and the impact of reinsurance alternatives on portfolio risk and profitability.
- Partner with actuarial, underwriting, finance, claims, and reinsurance teams to incorporate catastrophe-risk insights into pricing, underwriting, portfolio management, and business planning decisions.
- Develop and maintain recurring reporting, presentations, and data extracts related to catastrophe exposure, portfolio accumulation, reinsurance, and profitability.
- Review and interpret vendor model output, sensitivity tests, and scenario analyses delivered by external partners; assess the impact of vendor model updates and assumption changes on our portfolio view of risk.

What You'll Bring

- Strong understanding of property insurance exposure, catastrophe risk, policy terms, portfolio accumulation management, and catastrophe-modeling concepts.
- Ability to interpret catastrophe-model results and translate technical findings into clear, practical recommendations for non-technical stakeholders.
- Experience working with, or reviewing output from, external catastrophe modeling partners, brokers, or consultants.

PATRIOT SELECT

· Experience monitoring or analyzing geographic concentrations, portfolio accumulations, reinsurance costs, and/or portfolio profitability.
· Proficiency with Microsoft Excel and experience with Python, R, SQL, Power BI, or comparable analytical, programming, data, and visualization tools.
· Strong analytical, problem-solving, writing, and communication skills, with close attention to detail and data quality.
· Ability to work independently, manage multiple priorities, and collaborate effectively across functions.
· Bachelor's degree in actuarial science, mathematics, statistics, economics, engineering, or another quantitative discipline.
· At least 3 years of related work experience is required, preferably in Florida hurricane-exposed property lines.
Preferred Qualifications
· Familiarity with output from Verisk, Moody's RMS, Karen Clark & Company, or similar catastrophe-modeling platforms.
· Experience with Florida homeowners insurance and catastrophe perils relevant to Florida, including hurricane, storm surge, and severe convective storm.
· Experience with geospatial analysis, mapping, or spatial visualization of insured exposures and portfolio accumulations.

Why Join Us

This role is designed for someone who wants to build expertise at the intersection of catastrophe modeling, reinsurance, and portfolio management. You will have the opportunity to help shape how the company understands and manages catastrophe risk in Florida's evolving homeowners insurance market.

You will work on high-impact analyses that support underwriting and pricing strategy, reinsurance decisions, financial planning, and profitable growth. We offer a collaborative environment with meaningful exposure to leadership, cross-functional partnership, and room for professional development.