

# JOSHUA HO

Actuarial Associate

joshua.ho@milliman.com

+852 2147 5996

## Current Responsibility

Joshua Ho is an actuarial associate in Milliman's life insurance consulting practice in Hong Kong. He joined the firm in 2022.

## Professional Work Experience

Joshua's experience includes the following:

- Assisted in embedded value review and performed checking for a multinational insurer in Hong Kong
- Demonstrated experience in prophet modeling on conventional, unit-linked, and asset liability strategy (ALS) library
- Developed IUL internal ALS modeling for a Swiss-based international insurer, and supported real-world basis development on an ALS model for a Hong Kong insurer

Prior to joining Milliman, Joshua worked in Deloitte Hong Kong for three years, gaining experience on multiple modeling and IFRS 17 implementation projects.

- Supported a prophet model centralization project and demonstrated experience in utilizing the Conventional and Unit Linked prophet library for three different LBUs
- Vetted multiple dividend mechanism models and provided recommendations for a major Canadian-based insurer
- Worked on various ALS prophet models and served for three different major insurers
- Conducted full ALS model validation, reviewed investment strategies alternatives, and provided recommendations.
- Built asset share projection, dividend mechanism, dynamic SAA, and automated out-of-model adjustments to an ALS model for a major Hong Kong-based insurer; led a team on credit modeling implementation
- Implemented IFRS 17 changes to an ALS model for two LBUs for one of the leading insurers in Asia and conducted relative trainings and impact analyses
- Participated in implementing IFRS 17 logic to both deterministic and ALS models for a British multinational insurer; also supported the design and modeling of their business planning process

## Professional Designations

Student, Society of Actuaries

## Education

Bachelor of Business Administration in Insurance, Financial and Actuarial Analysis, Chinese University of Hong Kong