

# EMMA KRAMER

FSA, CERA, MAAA

Principal and Consulting Actuary

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## Current Responsibility

Emma Kramer is a principal and consulting actuary with the Milwaukee office of Milliman. She joined the firm in 2013.

## Professional Work Experience

Emma assists clients with Medicare risk programs, including ACO REACH, Medicare Advantage, and the Medicare Shared Savings Program (MSSP).

Emma is a Chartered Enterprise Risk Analyst. She assists insurance companies with various risk assessments, including Own Risk and Solvency Assessments (ORSAs).

Prior to joining Milliman, Emma spent several years working for two large health insurance companies where she supported contract negotiations with health care providers, as well as pricing, reserving, and forecasting for commercial lines of business in several states.

## Professional Designations

- Fellow, Society of Actuaries
- Chartered Enterprise Risk Analyst
- Member, American Academy of Actuaries

## Education

- BA, Purdue University, West Lafayette, Indiana
- MS, Mathematics, Roosevelt University, Chicago, Illinois