

# KRISTEN KOON

FSA, MAAA

Principal & Consulting Actuary

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## Current Responsibility

Kristen Koon is a principal and consulting actuary with the Life Insurance Consulting Practice of the Seattle office of Milliman. She joined the firm in 2014.

## Professional Work Experience

Kristen focuses on universal life in-force management and is a leading expert in non-guaranteed elements (NGE) analysis and governance. She has supported companies through all aspects of NGE analysis, including NGE policy and framework development, product modeling work, methodology development, and NGE determination.

Kristen has also provided litigation support, primarily in cases related to NGEs. In recent years she has also provided support for expert witness testimony in other cases related to life insurance policies.

Kristen has extensive modeling experience for life insurance products and has a strong background in model development, validation, and governance.

Prior to joining Milliman, Kristen spent five years at Nationwide Financial in Columbus, Ohio.

## Professional Designations

- Fellow, Society of Actuaries
- Member, American Academy of Actuaries

## Education

BS, Actuarial Science and Statistics, Purdue University

## Presentations and Publications

Kristen is a coauthor of the "Overview of Nonguaranteed Elements" paper, which is part of the SOA education and examination syllabus.