EMERGING TOPICS COMMUNITY

(Vote for up to four candidates)

James Xu

Xinyi (Cindy) Hu

Anton Kobelev

Blake Hill

Huina Chen

Helen Duzhou

Gouri Kumaran

Shaodi Wang

Dora Wong

Nate Worrell

James Xu, FSA, FCIA, MAAA
CEO and Managing Director
XL Financial Group
Winter Garden, FL

Professional Background
James Xu is an accomplished actuarial executive with over 18 years of global experience spanning North America, APAC and Europe. As the C.E.O and Managing Director at XL Financial Group, he supports clients globally on actuarial modeling, finance transformation and modernization initiatives on various frameworks such as IFRS 17, US GAAP / Stat reporting.

James is a Fellow of both the Society of Actuaries (FSA) and Canadian Institute of Actuaries (FCIA), and a Member of the American Academy of Actuaries (MAAA).

Society of Actuaries Experience (Section and committee memberships and participation)
I have been an active volunteer with the SOA, a few selected ones include:

- Secretary of the Entrepreneurial & Innovation (E&I) Section
- Council member of the International Section
- Council member of the Technology Section

Other Relevant Volunteer Experience:
In addition, I am also an active volunteer at other actuarial bodies, such as the Canadian Institute of Actuaries (CIA) and the American Academy of Actuaries (AAA).

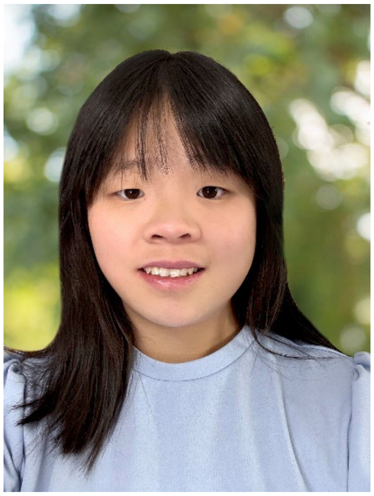
I have been serving as the Chair at multiple committees / Sub-Committees with the CIA, as well as on the Life GAAP working group with the AAA for Indexed Products.

Why are you interested in leading this Community?
I am excited to express my interest in leading the Emerging Topics Community because it aligns perfectly with both my professional passion and my long-standing commitment to advancing the actuarial profession through innovation and technology-driven thought leadership.

I look forward to the opportunity to bring my experience, energy, and vision to the Emerging Topics Community.

Xinyi (Cindy) Hu, ASA
Actuarial Associate
Mutual of Omaha
Omaha, Nebraska

Professional Background



I am an Associate of the Society of Actuaries (ASA) currently working as an Actuarial Associate at Mutual of Omaha. I've supported actuarial functions in both Group Insurance Valuation and Medicare Supplement Pricing. My work includes reserve calculations for various group insurance products, process automation using Excel VBA and SQL, and the development of data visualizations to communicate financial insights.
I've also interned at Ameritas, focusing on asset-liability management and capital modeling, and at Oliver Wyman, where I contributed to life insurance product model development and validation.

Society of Actuaries Experience (Section and committee memberships and participation)

I am an active member of the Emerging Topics Community and have served on the Society of Actuaries' Project Oversight Group for two research projects. From February 2025 to the present, I have contributed to the ongoing project Differentially Private Synthetic Data: A Practical Guide for Actuaries. Prior to that, from October 2024 to March 2025, I served on the team for Advanced Analytics in Insurance: Utilizing Building Footprints Derived from Machine Learning and High-Resolution Imagery, which has since been published and is available on the SOA website (https://www.soa.org/resources/research-reports/2025/advanced-analytics-in-insurance/).

Other Relevant Volunteer Experience

I volunteer at Humane Colorado, focusing on animal enrichment for cats. I've also taken on roles such as dog walking and behavioral training, continuously seeking more advanced responsibilities.

As a passionate runner, I've volunteered at numerous marathon races, where I support participants and contribute to a smooth and enjoyable race-day experience for fellow runners.

Why are you interested in leading this Community?

With a Master's in Data Science and professional experience applying analytics in the insurance domain, I'm passionate about how data science, AI, and machine learning can enhance actuarial work. Actuaries are uniquely positioned to harness these tools to uncover insights that traditional methods may overlook.

Having served two terms on the Project Oversight Group, I am eager to contribute more actively by stepping into a leadership role. This opportunity will allow me to both guide meaningful discussions and projects within the community and grow my own leadership skills as an early-career professional.

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Anton Kobelev, ASA, CERA
Executive Director
KPMG
Toronto, Ontario

Professional Background
I have over 20 years of experience in the broader financial industry with the last 15 of them being in the insurance and insurance-adjacent fields as an actuary. I worked in Canada, Ireland, United States and am now back in Canada, working as an Executive Director in the Actuarial Modeling and Risk Management practice at KPMG Canada.

By virtue of working in multiple geographies, I got exposed to multiple regulatory standards, work cultures and methodologies, which help inform me of best practices in the actuarial field.

Lately I have been involved with the emerging topics in the actuarial community – from finance transformations and actuarial process optimization to the impact and usage of Artificial Intelligence within the actuarial profession.

I am an ASA and a CERA and obtained my Bachelor's Degree in Economics and Statistics from the University of Toronto.

Society of Actuaries Experience (Section and committee memberships and participation)
I previously served as Friend of the Council to the Reinsurance Section of Society of Actuaries.

Other Relevant Volunteer Experience:
N/A

Why are you interested in leading this Community?
My current job involves talking to clients about ways to optimize their operations using technology to stay competitive, be able to attract top actuarial talent and stay abreast of best practices.

In order to do this, I am constantly researching and using innovative emerging tools and techniques and try to spread this information not only within my company and among my clients, but with the broader actuarial community as well.

I am passionate about innovative technology and its application in the actuarial field. I am also passionate about sharing this knowledge with others and establishing a dialogue on these topics among like-minded actuaries.

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Blake Hill, FSA
Vice President, Market Growth and Development
Dacadoo
Kitchener, ON

Professional Background
Blake A. Hill is a seasoned executive leader with over 20 years of experience in the insurance and health industry, specializing in strategic growth, business development, innovation, and executive communication. Currently serving as Vice President of North America Market Development & Growth at dacadoo, Blake has successfully led product fit analysis, market development, and client management, driving a significant increase in revenue within his first year.

Prior to dacadoo, he played a key role at Manulife, as Head of Manulife Vitality Program, where he spearheaded the launch of a major digital health experience initiative, and as Head of Retail Pricing, leading a large team to develop innovative insurance and savings products. In both roles, he worked closely with senior executives to shape corporate strategy, integrate new technologies, and drive market success.

Blake also held leadership positions at Equitable Life of Canada, Munich Re Canada (Life), and Manulife in various actuarial and strategic capacities. He has consistently demonstrated an ability to lead high-performing teams, drive product innovation, and develop strong partnerships. His expertise spans insurance pricing, risk assessment, product development, and customer engagement strategies.

Society of Actuaries Experience (Section and committee memberships and participation)
Blake has actively contributed to several committees at the Society of Actuaries. His leadership and contributions have earned him recognition from both the Society of Actuaries and the Canadian Institute of Actuaries.

- AIT Research Committee, InsurTech Committee, E&I Section (Chair), Product Development (Elected Council Member)
- SOA Outstanding Volunteer recipient (2021)

Other Relevant Volunteer Experience:

- President of the Canadian Reinsurance Conference and Chair
- CIA Volunteer, with Practice Education Course and Special Task Force; CIA Bronze Medal Volunteer

Why are you interested in leading this Community?
With several volunteer leadership positions and continued volunteering I believe I can bring high value to the Community to enrich the SOA and its Member’s experience.

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Huina Chen, FSA,CERA
Senior Manager
SAS Institute Inc.
Cary, NC

Professional Background
Huina is a Senior Manager at SAS Institute Inc., where she is passionate about leveraging advanced analytics and technology to solve complex challenges in the insurance industry. She currently leads the development of SAS Dynamic Actuarial Modeling, an actuarial transformation software solution that provides rich content across annuity pricing, P&C pricing, renewal premium optimization, cash flow projection, and experience study. Huina has also managed and developed high-performance insurance solutions including LDTI, IFRS 17, Solvency II, and Capital Planning. She is a joint author of many U.S. and international patents related to GPU computing and AI/ML applications. Huina has coauthored papers on accelerated computation for insurance applications and presented at SOA Annual Meeting and Life and Annuity Symposium. Her recent interest in Generative AI has led to innovative projects in insurance data management and mortality study. Prior to joining SAS, Huina conducted a wide range of actuarial work at Lincoln Financial Group, including pricing, ALM, and valuation on life and annuity with long-term care rider products.

Society of Actuaries Experience (Section and committee memberships and participation)
Member of Joint Risk Management and Technology

Other Relevant Volunteer Experience
Actively involved in community service. Current Board of Director at We Sense, a Chapel Hill service-learning organization. Served as Board Member & Treasurer of the Northwoods HOA, PTA Vice Chair at the Chinese School at Chapel Hill, and Director for the 2017 Chapel Hill LIGHTUP Lantern Festival.

Why are you interested in leading this Community?
I am passionate about advancing the actuarial profession through the integration of advanced analytics and technology, and I see the Emerging Topics Community as a powerful platform to drive this transformation. With extensive experience in Modeling, Technology and AI/ML, I am eager to help actuaries harness advanced analytics and technology to enhance risk insights, develop more customized and timely insurance products, and significantly improve operational efficiency. Serving on the Community Advisory Team of the Emerging Topics Community would allow me to collaborate with like-minded professionals, share practical applications, and help shape the future of our field by promoting innovation and thought leadership across the profession.

Helen Duzhou, FSA, CERA, FCIA

VP, Sr Account Executive
Gen Re
Stamford, CT

Professional Background

Helen is an insurance and reinsurance professional with experience across consulting and reinsurance environments. She is currently a Senior Account Executive at Gen Re, where she manages relationships with individual life insurance clients, leads reinsurance proposal and deal development, and develops client-facing materials.

Previously, Helen was a Management Consultant at McKinsey & Company and Oliver Wyman, where she led strategy and transformation projects for insurers, reinsurers, and private equity clients. Her work focused on market entry, growth strategy, legacy technology modernization, and M&A due diligence. She was known for bridging technical detail with executive-level communication.

Helen started her career as an actuary at Oliver Wyman, where she supported actuarial and risk management engagements for life and health insurers.

Society of Actuaries Experience (Section and committee memberships and participation)

- Society of Actuaries experience (Section and committee memberships and participation):
- Emerging Topics – Newsletter Co-editor (2020-2021)
- Marketing and Distribution council – Council member and Newsletter Co-editor (2023-present)

Other Relevant Volunteer Experience:
2019 Syllabus designer of Enterprise Risk Management PEC track for Canadian Institute of Actuaries

Why are you interested in leading this Community?
I'm passionate about giving back to the community that generously supported me early in my actuarial journey. With experience across a range of non-traditional roles, I hope to contribute a broader perspective beyond the typical actuarial lens.

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Gouri Kumaran, FSA, MAAA

AVP, Model Governance
Kuvare
Chicago, IL

Professional Background

I graduated with a degree in Electrical Engineering but worked in the IT space after graduation until I found the Actuarial profession. I have over 18 years of experience as an actuary, primarily in the life and annuity space. The firms I have worked for vary from a small mutual company to a small insurance company, to two of the big 4 firms. I have experience in valuation, financial reporting and audit, as well as large transformation projects involving conversion of actuarial modeling systems. I'm currently responsible for developing and executing a model governance framework for actuarial change management at Kuvare Holdings based in Chicago, Illinois.

I enjoy working on projects that involve collaborating with IT to improve automation for efficiency, speed and accuracy.

I am a Fellow of the Society of Actuaries, and a member of the American Academy of Actuaries, in good standing with both organizations.

Society of Actuaries Experience (Section and committee memberships and participation)
Committee participation:

- **QFI PM exam committee (2022- present)**
    - FSA exam question writing
    - FSA exam grading
- **SOA Diversity Equity and Inclusion Committee (2025-present)**
    - Member
    - Member, Affinity subcommittee

Section membership:

- Emerging Topics Community - Modeling Predictive Analytics
- Financial Reporting
- Joint Risk Management (SOA - CAS - CIA)
- Leadership & Development
- Smaller Insurance Company

Publications/Whitepapers/Presentations:

- Financial Reporter, September 2019: LDTI Implementation, Lessons Learned
- SOA Annual Meeting, October 2019: Help! I Work in a Smaller Company/Department! What do I do Now?
- SOA Health Meeting, June 2022: Modeling starts in the middle, don't forget the beginning and the end
- SOA Life Meeting, August 2022: Goodwill Hunting! The Quest for Best Practices in Goodwill Calculation
- SOA Life Meeting, August 2022: Life Regulatory Update and Hot Topics; VM-20 and AG AAT
- Chicago Actuarial Association 2024: Barriers to Entry
- SOA ValAct, August 2025: Expected to present

Other Relevant Volunteer Experience:

- Board member of the South Asian Network of Actuaries (SANA) (2023- present)
- Volunteer with SANA (2021- present)
- India Association of Michiana (IAM)organization committee member (2010-2011).

I enjoy volunteering and am looking for more ways to volunteer with the SOA.

Why are you interested in leading this Community?
As a modeling actuary, I am interested in keeping up with new developments in the actuarial modeling and technology space. Being involved in this community will enable me to interact with like-minded actuaries who share my interests. By leading this community, I will have the opportunity to shape the direction and activities of the community, ensuring that the community remains relevant to the actuarial profession and members of the SOA.

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Shaodi Wang, FSA, FCIA
Fusure Reinsurance Company Limited
Kowloon, Hong Kong

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Dora Wong, FSA, FCIA
Partner Re
Wan Chai, Hong Kong

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Nate Worrell, FSA
Moody's
Indianapolis, IN

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