



DANIEL CRUZ, FSA, MAAA
Consulting Actuary

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Daniel Cruz is an actuary with Axene Health Partners, LLC and is based in the Temecula, California office. He brings industry experience in individual major medical health pricing and PPACA regulatory compliance along with technical expertise in SQL and VBA. His industry knowledge and technical skills provide AHP clients innovative solutions with analytical insights.

Daniel brings prior experience working at USHEALTH Group in the pricing department. In this role he was primarily responsible for the ACA compliant major medical pricing and corresponding state/federal rate filings. Additionally, he managed Grandfathered major medical and limited benefit blocks of business. He also worked at LifeCare Assurance Company for the long-term care pricing department.

Daniel has expertise and experience in:

- Pricing and product development for the individual major medical market
- Creating a streamlined and automated process for State and Federal rate filings
- Developing data linked and customizable profit, pricing and experience monitoring models
- Presenting market analysis in usable and updatable forms
- Risk score assessment and predictive modeling

Daniel is an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries. Daniel earned a Bachelor of Arts in mathematics and economics from the University of California, San Diego.

Daniel lives in San Diego, CA with his wife and daughter. He enjoys spending weekends at the beach and playing basketball with friends.

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