

Peter J. Gascoyne

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PROFESSIONAL SUMMARY - Creative solutions to challenging problems

Provide economic and financial modeling and analysis that leads to increased sales and profits, improved productivity, and better understanding and quantification of trends and drivers. Expertise is in designing financial models used to solve organizational problems, from forecasting sales and profits or determining price elasticity to assessing the potential impact of a new investment, product offering, or regulation. Consistently apply initiative and creativity to solve challenging problems and find new and better ways to assess and understand the performance and outlook of a given product, service, or enterprise.

QUALIFICATIONS

Over 25 years of consulting experience solving problems requiring skill in such areas as:

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| Forecasting | Problem-solving | Financial analysis |
| Price elasticity | Economic modeling | NPV analysis |
| Pricing | Financial modeling | Cost-benefit analysis |
| Valuations | Planning | Life cycle analysis |
| Cost analysis | Business process re-design | Demographic analysis |

SELECTED PROJECTS

- For major insurance company, developed model to forecast sales and attrition by state and major product line. Model captures and can easily modify key components such as seasonality, growth assumptions, and market factors.
- Developed insurance agency expense model allowing an agency to compare their various costs against all other agencies, regardless of size and location. **Result:** Helped agents identify promising cost control opportunities, and improve profitability.
- For major mobile telecommunications firm, built series of models to forecast most aspects of their business including sales, revenues, and churn on daily basis. **Result:** Models used to improve pricing precision, estimate impact of new marketing campaign within 3-5 days, and to determine price elasticity of cell phone price offers.
- For telecommunications firm, built series of models to *forecast* most aspects of their business including *sales, revenues, and churn* on daily basis. Explicitly identified seasonality factors to allow focus on all-important growth rates. Daily forecasting enables firm to estimate impact of new marketing campaign within 3-5 days.
- Determined relative profitability to wireless provider of purchasing and running new retail stores versus having them run by exclusive second-party retail provider. Analysis examined different assumptions concerning pricing, costing, monthly sales, and captured net profitability to client under various scenarios.
- Prepared expert witness testimony in a dispute concerning potential sales at a department store destroyed by Hurricane Andrew. The analysis required *forecasting lost sales* for the damaged store, and for other area retailers, using the difficult assumption that the hurricane occurred but no area store suffered any damage. The analysis resulted in an amicable settlement.
- For a major bank, produced a *pricing model* for a range of consumer loan products. The model enabled users to adjust price for wide range of variables, including different assumptions for geographic region, credit risk, and profitability goals. The analysis included *activity-based costing* of the expenses incurred to deliver those products.
- Developed model to *estimate profitability* of large bank's nationwide *marketing campaigns*. Results were used to refine targets and improve response rate for later marketing efforts.

- As part of settlement negotiations for a business interruption insurance claim, determined business loss resulting from destruction of a food processing plant. The analysis examined production projections for the affected firm, and compared them with production estimates based on alternative estimates of implied market share. **Result:** Findings were accepted by both parties, leading to an amicable settlement.
- Developed comprehensive model to **project demand, supply, and price** over five years of selected cereal ingredients. Analysis included detailing historical and projected demand for end-use product groups, and assessed the combined impact on prices of demand growth and planned industry expansion. Firm saved over \$50 million as they wisely chose not to build new plant.
- Conducted several **economic impact analyses** of proposed changes in EPA and OSHA requirements. The compliance cost studies were used to understand the impact on industry employment, pricing, costs, profitability, productivity, and international trade.
- **Led team of specialists** in engineering, environmental management, and finance, to estimate savings to producers of hazardous waste in the 1950's and '60's who had dumped their untreated waste at what became a future Superfund site. Study estimated cost of treating waste using technology of the time, and calculated net present value of the savings.
- Prepared a 10-year **retail sales forecast** for the greater Boston area. This encompassed projecting employment and output for each of the area's major business sectors, as well as correlating these projections with retail sales. The study was prepared in three days.
- For major auto manufacturer, redesigned extensive **cost forecasting model** for specific cost areas totaling over \$1 billion annually. Consistently accurate within 1-2%. Streamlined process to reduce man-hours by 80%.
- For a medium-sized chemical company, developed a 5-year **forecasting model** to project revenues, costs, and profitability. The model captured growth expectations for each of the company's major end-market sectors, and how that growth would affect the business financials. The work also involved a **demographic analysis** examining projected trends in the age distribution of U.S. population, and how those would influence demand and growth in certain segments of the economy.
- Investigated the UK health care industry to determine the most promising **investment opportunities**. The project involved extensive interviews with health care practitioners to identify favorable growth markets. Pro forma financial statements were developed to assess potential profitability for such investments as outpatient clinics, mobile MRI units, and patient hotels.

EXPERIENCE

1995-2008, 2015-Pres **Economic Modeling Solutions:** Consultant; Concord, CA; Madison, WI
 2008-15 **American Family Insurance:** Consultant, Senior Analyst; Madison, WI
 1987-95 **Arthur D. Little, Inc.:** Senior Consultant; Cambridge, MA

EDUCATION

Master of Arts in Law & Diplomacy International Economics, Fletcher School of Law and Diplomacy
M.A. Economics, San Francisco State University
B.A. Political Science, University of California at Berkeley