

CHRIS SCHUBERT, FCAS, MAAA

Senior Consulting Actuary | Atlanta, Georgia



Chris has considerable experience in assignments involving loss reserving, rate filings, risk classification reviews, funding studies, loss cost projections, captive feasibility studies, risk transfer studies, captive application reviews and financial examinations. He has focused on analyses involving homeowners and dwelling fire exposures, as well as medical professional liability, lawyers professional liability, workers' compensation, commercial property, commercial and personal automobile, and title exposures, among others.

Prior to consulting, Chris worked for a leading primary insurance carrier, leading ratemaking studies and setting the loss and expense reserves for their personal automobile liability, motorcycle and umbrella lines of business.

Currently, Chris serves as project manager for self-insurers and traditional insurance companies, performing both interim and year-end reserve analyses. He also serves as project manager on loss reserve, ratemaking, risk transfer and funding studies for captive insurance companies, risk retention groups and self-insured entities. Chris also leads the firm's research initiatives regarding title insurance, the Florida property insurance market, and workers' compensation frequency and severity trends by state.

Chris assists with preparation of Statements of Actuarial Opinion and Actuarial Opinion Summaries. He also provides consulting services to state insurance departments, including captive application reviews, loss reserve analyses and risk-focused financial examination support. In addition, Chris also brings experience in the trucking industry for alternative markets, including development of trucking insurance loss reserves, funding, retention and deductible analyses.

- ★ Qualified Actuary per the National Association of Insurance Commissioners (NAIC)
- ★ Qualified to sign statements of actuarial opinion per the American Academy of Actuaries (AAA)

YEARS OF EXPERIENCE

13

AREAS OF FOCUS

Loss Reserving, Regulatory Reporting, Funding Studies, Loss Cost Projections, Personal and Commercial Lines, Captives/ Alternative Markets, Captive Feasibility Studies

EDUCATION

New Jersey Institute of Technology, 2011
B.S. Mathematics of Finance and Actuarial Science
Minor: Business

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2017
AAA, Member, 2019

CURRENT VOLUNTEERISM

CAS

Syllabus and Examination Committee, 2019 – Present
Member Advisory Panel, 2019 – Present

THOUGHT LEADERSHIP HIGHLIGHTS

- “Historic Times for the Title Insurance Market,” with Arthur Randolph II and Matt Meade, Risk & Insurance, September 2022
- “Let’s Get Right to It: Insolvencies,” with Roosevelt Mosley Jr. and James Wencil, Financial Reporting Insurance Forum (FINREP), October 2022
- “Unpacking Title Insurance-- Past, Present ... and What’s Next?” with Arthur Randolph II and Matt Meade, Pinnacle APEX Webinar, September 2022; Casualty Loss Reserving Seminar (CLRS), September 2022

PROFESSIONAL PRESENTATIONS AND PUBLICATIONS

- “State of the Florida Homeowners Market,” with Arthur Randolph II and Derek Freihaut, Pinnacle APEX Webinar, November 2022
- “Let’s Get Right to It: Insolvencies,” with Roosevelt Mosley Jr. and James Wencil, FINREP, October 2022
- “Captives 101,” with James Wencil, FINREP, October 2022
- “Historic Times for the Title Insurance Market,” with Arthur Randolph II and Matt Meade, Risk & Insurance, September 2022
- “Unpacking Title Insurance — Past, Present ... and What’s Next?” with Arthur Randolph II and Matt Meade, Pinnacle APEX Webinar, September 2022; CLRS, September 2022
- “Historic Days for Title Insurance: The State of the Title Insurance Market in 2022,” with Arthur Randolph II and Matt Meade, Pinnacle Blog, September 2022
- “A ‘Historic’ Year. Title Insurance: State of the Market in 2021,” with Matthew Meade and Arthur Randolph II, Pinnacle APEX Webinar, September 2021
- “NY Personal Injury Protection Litigation,” Internal Company Meeting, March 2019
- “Uninsured/Underinsured Motorist Bodily Injury,” Internal Company Meeting, July 2017
- “FL Personal Injury Protection – Potential Impacts if Repealed,” Internal Company Meeting, October 2016

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc.	2019 – Present
Government Employees Insurance Company (GEICO)	2011 – 2019