

# 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, farm bureau insurance companies, property insurance markets (including Florida and Texas), 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

Casualty Loss Reserve Seminar (CLRS) Planning Committee, 2024 – Present

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

AAA P/C Extreme Events and Property Lines Committee, 2024 – Present

## THOUGHT LEADERSHIP HIGHLIGHTS

"State of the P/C Farm Bureau Companies: The Headwind-Tailwind Juxtaposition," Farm Bureau Insurance Accounting and Systems Association (IASA), May 2024

"Title Insurance Update 2023," Pinnacle APEX Webinar, November 2023

"Future of the Florida Homeowners Market: Are We There Yet?" Financial Reporting (FINREP) Insurance Forum – Florida, October 2023

## PROFESSIONAL PRESENTATIONS AND PUBLICATIONS

- “State of the P/C Farm Bureau Companies: The Headwind-Tailwind Juxtaposition,” Farm Bureau IASA, May 2024
- “Title Insurance Update 2023,” Pinnacle APEX Webinar, November 2023
- “State of the Florida Homeowners Market,” Pinnacle APEX Webinar, November 2023
- “Future of the Florida Homeowners Market: Are We There Yet?” FINREP – Florida, October 2023
- “Florida Homeowners Market: When Will the Dark Clouds Lift?” CLRS, September 2023
- “Future of the Florida Homeowners Market: Are We There Yet?” FINREP – Texas, September 2023
- “State of the Florida Homeowners Market,” Pinnacle APEX Webinar, November 2022
- “Let’s Get Right to It: Insolvencies,” FINREP, October 2022
- “Captives 101,” FINREP, October 2022
- “Historic Times for the Title Insurance Market,” Risk & Insurance, September 2022
- “Unpacking Title Insurance — Past, Present ... and What’s Next?” Pinnacle APEX Webinar, September 2022; CLRS, September 2022
- “Historic Days for Title Insurance: The State of the Title Insurance Market in 2022,” Pinnacle Blog, September 2022
- “A ‘Historic’ Year. Title Insurance: State of the Market in 2021,” 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