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HB Actuarial Services, Inc.
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Areas of Expertise: Casualty Actuarial, Workers' Compensation, Rate Filings, Actuarial Opinions, Reserve Reviews, Reinsurance, Data Quality, Reinsurance, Municipalities, Rating Bureau / Statistical Agent Issues, Compliance, Cemetery Perpetual Care Funds, Excess and Quota Share Reinsurance, Risk Transfer Analyses, Deposit Accounting.

Services: reserve reviews, cash flow analyses, rate adequacy analyses, dividend programs, rate filings, cemetery perpetual care fund adequacy analyses, reinsurance pricing, reinsurance program analysis.

Representation for Communications with: Insurers
Reinsurers
Auditors
State regulators
Attorneys
Brokers
Rating bureaus
Statistical agents

Education: University of Rochester, Applied Mathematics
Minor in Economics

Professional Qualifications: Fellow, Casualty Actuarial Society
Member, American Academy of Actuaries
Member, AIDA Reinsurance and Insurance Arbitration Society
Past President, Casualty Actuaries of the Southeast
Authorized to certify loss reserves for captive insurance companies by the Vermont and South Carolina Departments of Insurance

Employment: HB Actuarial Services, Inc. – Principal Actuary
AmCOMP Insurance Company -- Chief Actuary
Insurance Services Office – Associate Actuary
Insurance Data Resources, Associate Actuary
IDR Statistical Services, Associate Actuary
National Council on Compensation Insurance – Actuarial Associate

Publications: *Financial Services Marketing*
International Cemetery and Funeral Management, Perpetual Care (3 Part Series), 2001.