

## ***CURRICULUM VITAE***

**NAME** Christopher S. Carlson

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**EDUCATION** UNIVERSITY OF OREGON  
Bachelor of Science in Mathematics – 1978  
VALPARAISO UNIVERSITY (1973-1975)

**CONTINUING EDUCATION** Estimated study time exceeding 4,000 hours necessary for completion of qualifying exams for membership in Casualty Actuarial Society (CAS)

Attendee and faculty member of the CAS Ratemaking Seminar, CAS annual meetings, Casualty Loss Reserve Seminar and other educational seminars on various topics worldwide.

**MEMBERSHIP IN PROFESSIONAL ORGANIZATIONS**

|                                     |              |
|-------------------------------------|--------------|
| Casualty Actuarial Society (CAS)    |              |
| Associate Member                    | 1986         |
| Fellow                              | 1990         |
| American Academy of Actuaries (AAA) | 1986         |
| Midwestern Actuarial Forum          | 1986-present |

**EMPLOYMENT HISTORY**

|                                    |                |
|------------------------------------|----------------|
| Nationwide Insurance Companies     | 1979-2005      |
| Pinnacle Actuarial Resources, Inc. | 2005 - Present |

**PROFESSIONAL ACTIVITIES**

|  |                 |
|--|-----------------|
| Faculty Member, CAS Ratemaking Seminar             | 1988-2000, 2006 |
| CAS Ratemaking Research Committee                  | 1990-1996       |
| Vice Chairperson for Ratemaking Research Committee | 1993 -1994      |
| Chairperson for Ratemaking Research Committee      | 1994- 1997      |
| CAS Ratemaking Seminar Committee                   | 1995 - 2000     |
| Vice Chairperson for CAS Ratemaking Seminar        | 1999            |
| Chairperson for CAS Ratemaking Seminar             | 2000            |
| CAS Research Policy & Management Committee         | 1997 - 1999     |
| CAS/SOA Enterprise Risk Management Symposium       | 2003 - 2005     |
| CAS Vice President of Programs & Communications    | 2001-2002       |
| CAS Vice President of Professional Education       | 2002 - 2004     |
| CAS Board of Directors                             | 2004 – Present  |

|   |                |
|---|----------------|
| ASB Casualty Committee                        | 1996 - 2006    |
| Chairperson for ASB Casualty Committee        | 2005 – 2006    |
| Casualty Practice Council of American Academy | 2005 – Present |
| President-Elect, Casualty Actuarial Society   | 2007           |
| AAA Board of Directors                        | 2007- 2008     |
| President, Casualty Actuarial Society         | 2008           |
| Board Chair – Casualty Actuarial Society      | 2009           |
| CAS Nominating Committee                      | 2009 - Present |

**PROFESSIONAL  
PUBLICATIONS**

“No Such Thing as a Free Lunch”  
*Actuarial Review*, Winter, 2003

“Smoothing and Clustering Techniques Redefine Rating Territories”  
*in Magazine*, First Quarter 2007 edition

“Focusing on the Present and Positive”  
*Actuarial Review*, August, 2007

Communicating Uncertainty – The World of Variance  
*Actuarial Review*, May, 2008

“From Analysis and Measurement to Management”  
*Actuarial Review*, August, 2008

“Moving Forward”  
*Actuarial Review*, November, 2008

“The Dangers of Blind Faith in Models”  
2009 CAS Presidential Address  
*CAS Yearbook and Proceedings*, February 2009

“Florida Homeowners Insurance: How Big is the Availability Problem and Is There a Fair Solution” with Locke Burt, Jeff Kucera and Jim Massie  
*Risk Management and Insurance Review*, 2009 Volume 12, No. 2

**PROFESSIONAL  
PRESENTATIONS**

Numerous presentations at educational seminars and meetings conducted by the Casualty Actuarial Society, the American Academy of Actuaries and various regional affiliates as well as in South Africa and Australia.

**EXPERT TESTIMONY**

Civil Rights Commission in Ohio, 2004

Ratemaking Deposition in Florida, 2005

Rate Filing Support in Florida, 2007-2008