

# ROOSEVELT C. MOSLEY JR., FCAS, MAAA, CSPA

## Principal and Consulting Actuary | Dallas, Texas



Roosevelt brings a skill set that includes predictive analytics applications for all insurance functions, ratemaking and product development, strategic reviews, competitive analyses and litigation support.

He assists companies in applying predictive analytics to personal and commercial lines rating, underwriting and product development. He also applies predictive analytics to develop claim applications, including predicting large loss development, estimating claim settlement values and detecting fraudulent claims.

Roosevelt provides actuarial support for many companies, including rate indication development, rate filing and regulatory support and monitoring of program experience. Also, he assists insurance companies, industry trade groups, regulators and legislators with issues related to potential bias in insurance ratemaking, marketing, claims and underwriting processes, including testifying before regulators and legislators.

Roosevelt performs extensive competitive analyses to evaluate insurer competitive position and develop rating plans for new states and lines of business. In addition, he performs external peer reviews of insurance companies' internal model development processes and provides recommendations for improving the modeling process and the resulting rating plans. Roosevelt also conducts reviews of company strategy to ensure operations and analytics are aligned with the strategic direction.

He has worked with several industry groups to evaluate the impact of proposed insurance legislation on claim costs and future rates, including PIP reforms in Florida and Michigan. He also provides and supports expert testimony on personal and commercial insurance matters including auto, homeowners and products liability.

Roosevelt is the current president of the Casualty Actuarial Society (CAS), has served as vice president of marketing and communications and on the board of directors of CAS, and as a member of the board of directors of the International Association of Black Actuaries (IABA) Foundation. He has also served on the board of trustees of the Actuarial Foundation.

★ Qualified to sign statements of actuarial opinion per the American Academy of Actuaries (AAA)

### YEARS OF EXPERIENCE

29

### AREAS OF FOCUS

Predictive Analytics, Product Management, Strategic Review, Usage Based Insurance, Claims Analytics, Social Media Analytics, Data Management, Business Intelligence, Litigation Support, Impact of Proposed Legislation

### EDUCATION

University of Michigan, 1993  
B.S. Actuarial Science; Statistics

### CERTIFICATIONS

CAS, Fellow, 1999  
American Academy of Actuaries (AAA), Member, 1996  
The CAS Institute, Certified Specialist in Predictive Analytics (CSPA), 2017

### CURRENT VOLUNTEERISM

CAS President

### THOUGHT LEADERSHIP HIGHLIGHTS

"Methods for Quantifying Discriminatory Effects on Protected Classes in Insurance," with Radost Roumenova Wenman, CAS Research Paper on Race and Insurance Pricing, 2022

"Race and Insurance Pricing Research — Exploring Discrimination, Disparate Impact and More," with Mallika Bender, IABA Annual Meeting, August 2022

"Understanding the Implications of COVID-19 on the Automotive Insurance Industry and What They Mean for the Future," *Risk & Insurance*, August 2020

"What Executives Need to Know About Predictive Analytics in 2020," *Carrier Management*, January 2020

"Actuaries in an Era of Technology," Interview for *Best's Review, Issues & Answers*, September 2019

## PROFESSIONAL PUBLICATIONS

- “Methods for Quantifying Discriminatory Effects on Protected Classes in Insurance,” with Radost Roumenova Wenman, CAS Research Paper on Race and Insurance Pricing, 2022
- “Understanding the Implications of COVID-19 on the Automotive Insurance Industry and What They Mean for the Future,” *Risk & Insurance*, August 2020
- “What Executives Need to Know About Predictive Analytics in 2020,” *Carrier Management*, January 2020
- “Actuaries in an Era of Technology,” Interview for *Best’s Review, Issues & Answers*, September 2019
- “Insurtech Startups Are Coming for Your Customers. Data and Digitization Are Your Best Defense,” *Risk & Insurance*, November 2018
- “The Use of Analytics for Claim Fraud Detection,” *SAS Global Forum*, March 2014
- “Heard on the Street – Customer Reactions to Telematics,” *Contingencies*, March/April 2014
- “Consumer Reactions to Usage Based Insurance,” *Pinnacle Actuarial Resources Research Report*, September 2013
- “Social Media Analytics: Data Mining Applied to Insurance Twitter Posts,” *CAS E-Forum, Winter 2012, Volume 2*, pp 1 – 36
- “Predictive Analysis of Auto Insurance Purchasing Behavior on the Internet,” *SAS Global Forum*, March 2011
- “An Analytical Approach to Determining Customer Value,” *SAS Global Forum*, March 2010
- “Living Without Credit Scoring,” *Contingencies*, July/August 2007, pp 42 – 44
- “Detecting a Pattern,” *Best’s Review*, May 2005, pp. 68-70
- “Fine-Tuning Your Instrument: U.S. Insurers Take Note from Pricing Insurance Practices in Other Countries,” *IN Magazine*, June 2004
- “Estimating Claim Settlement Values Using GLM,” *CAS Discussion Paper Program – Applying and Evaluating Generalized Linear Models*, 2004

## PROFESSIONAL PRESENTATIONS

- “Race and Insurance Pricing Research — Exploring Discrimination, Disparate Impact and More,” with Mallika Bender, IABA Annual Meeting, August 2022
- “Ensuring Fairness in the Insurance Industry,” with Samantha Tyner, Farm Bureau Actuarial Conference, July 2022
- “The Intricate Challenge of Measuring Bias in Insurance Ratemaking,” 2022 Auto Insurance Report National Conference, April 2022
- “Risk-Based Rating in Personal Lines Insurance,” R Street Institute Webinar, March 2022
- “Bias and Fairness: Laying the Foundation for the Path Forward on Race and Insurance,” CAS Ratemaking, Product and Modeling (RPM) Seminar, March 2022
- “Defining Discrimination and Quantifying Discriminatory Effects in Insurance,” with Radost Roumenova Wenman and Kuda Chibanda, Pinnacle APEX Webinar, February 2022
- “The Cost of Driving in Florida — So Much More than a Premium Payment,” with Kathy Maus, Alan Haskins and Paul Schriefer, Florida Chamber Annual Insurance Summit, November 2021
- “Using Telematics Data Effectively: The Nature of Commercial Fleets,” Pinnacle APEX Webinar, November 2017

## EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc.	2003 – Present
Miller, Herbers, Lehmann & Associates, Inc.	1999 – 2002
Vesta Insurance Group	1998 – 1999
State Farm Mutual Insurance	1994 – 1998

## PAST VOLUNTEERISM

The Actuarial Foundation	
Board of Trustees	2020 – 2021
Emeritus Trustee	2022

## CAS

Public Relations Advisory Committee	2019 – 2021
Joint CAS/Society of Actuaries (SOA) Committee for Inclusion, Equity and Diversity	2019 – 2021
Nominating Committee	2018 – 2020
Diversity Committee	2016 – 2019
Education Task Force	2019
Variance Peer Reviews	2014 – 2016
Vice President of Marketing and Communications	2013 – 2016
Brand Implementation Task Force	2013 – 2015
Enterprise Risk Management Committee	2012 – 2013
Volunteer Support Task Force	2011 – 2013
Program Planning Committee	2008 – 2013
Strategic Planning Committee	2005 – 2013
Chairperson	2012 – 2013
Board of Directors	2005 – 2008
Ratemaking Seminar Committee	2004 – 2005
Examination Committee	2003 – 2005
Committee on Professionalism Education	1999 – 2005
Joint CAS/SOA Committee on Minority Recruiting	1999 – 2003

## AAA

Racial Equity Task Force	2021 – 2021
Price Optimization Task Force	2015 – 2016
Auto Insurance Committee	2012 – 2019
Chairperson	2016 – 2019
Governance Task Force	2010
Communications Task Force	2010

## IABA Foundation

Board of Directors	2004 – 2006
Vice President	2003 – 2004