

MICHELLE SUN, FCAS, MAAA

Senior Consulting Actuary | Austin, Texas



Michelle has been in the insurance industry since 2007, with a strong focus on medical professional liability (MPL). She brings deep expertise across the MPL landscape, including extensive knowledge of regulatory environments and market dynamics in all 50 states. Her experience spans working with some of the nation's leading MPL carriers, where she specialized in pricing strategies for physician groups, hospitals and self-insured or large deductible programs.

Michelle's actuarial background is highly diversified, covering ratemaking, rate filing, reserving and economic capital modeling. She has played key roles in launching new insurance products and developing pricing solutions tailored to complex healthcare risks. In addition, she served as a rate review actuary for the state of Texas, where she reviewed filings across most commercial lines of business, gaining valuable regulatory and compliance insights.

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

YEARS OF EXPERIENCE

17

Professionalism Education Committee (COPE), 2014 – 2015

CAS University Liaison, 2014 – 2015

AREAS OF FOCUS

Medical Professional Liability, Physician Groups, Self-Insured/
Large Deductible Plans, Ratemaking, Reserving

EDUCATION

University of New Mexico
M.S. Statistics

Tsinghua University
B.A. Chemistry

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2011

AAA, Member, 2010

PAST VOLUNTEERISM

CAS

Ratemaking, Product and Modeling Seminar Working
Group, 2021 – 2024

Asia Regional Committee, 2011 – 2020

In Focus Seminar Planning Committee, 2014 – 2018

Interactive Online Education Committee, 2014 – 2016

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc., 2025 – Present

Physicians Insurance A Mutual Company, 2024 – 2025

MedPro Group, 2022 – 2024

NORCAL Insurance Company, 2018 – 2022

Texas Department of Insurance, 2012 – 2018

XL Insurance, 2011 – 2012

Oliver Wyman Actuarial Consulting, 2007 – 2010