



JESSICA L. CRUMRINE, FCAS, MAAA

Consulting Actuary | Lake Elsinore, California



Jessica brings deep expertise in pricing, reserving, product strategy and regulatory support across personal and commercial insurance lines. She has a strong track record of helping carriers make confident, data-driven decisions through rigorous analysis, clear communication and a practical understanding of how actuarial insights translate into business results.

Jessica's reserving experience includes catastrophe incurred but not reported (IBNR) estimation, large loss payment pattern analysis, liquidity assessments and the development of new reserving studies. She has prepared reserve recommendations across multiple lines, built and reconciled complex actuarial exhibits, and supported

internal and external audits through detailed process documentation. Her work is frequently used by senior leadership to evaluate reserve adequacy, capital needs and emerging loss trends.

Jessica has developed homeowners rate indications, actuarial cost estimates and competitive analyses that guide strategic rate actions. She has led the development of rate proposals using internal indications and market intelligence, prepared state filing documentation and partnered with underwriting to ensure profitable growth.

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

YEARS OF EXPERIENCE

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EDUCATION

Utah Valley University, 2017

B.S. Mathematics with emphasis in Actuarial Science

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2022

AAA, Member, 2026

CURRENT PROFESSIONAL VOLUNTEERISM

CAS Professional Education Working Group, 2023 – Present

CAS University Liaison, 2026 – Present

THOUGHT LEADERSHIP HIGHLIGHTS

"Catastrophe Reserving and Reinsurance," Farmers Insurance Internal Presentation, September 2023

"Reserving 101 for Claims Personnel," Farmers Insurance Internal Presentation, February 2023

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc., 2026 – Present

MagMutual Insurance Company, 2024 – 2026

Farmers Insurance Company, 2021 – 2024

MetLife Auto & Home, 2017 – 2021