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

Managing Principal | 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. Roosevelt performs extensive competitive analyses to evaluate insurer company competitiveness and to 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.

Roosevelt 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 has been recognized as an industry expert in the analysis of unfair discrimination and bias in rating. Roosevelt has presented numerous times on this topic to actuarial, insurance executive, legislative, regulatory and consumer focused audiences. Roosevelt is on the leading edge of research on this issue, and also provides services to clients in this area, including testing insurance company processes and providing training.

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.

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

CAS President (2023)	IABA Lifetime Achievement Award Recipient (2023)	Emeritus Trustee of the Actuarial Foundation	Industry Expert in Analysis of Bias in Insurance

YEARS OF EXPERIENCE

30

AREAS OF FOCUS

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

EDUCATION

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

CERTIFICATIONS

CAS, Fellow, 1999

AAA, Member, 1996

The CAS Institute, Certified Specialist in Predictive Analytics (CSPA), 2017

PROFESSIONAL PUBLICATIONS

"Methods for Quantifying Discriminatory Effects on Protected Classes in Insurance," 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," (interviewed) 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

"Auto Rate & Underwriting Regulation Reform: Improving Consumer Outcomes through Risk-based Supervision," Financial
      Services Regulatory Authority of Ontario (FSRA) Exchange Event, January 2024

"Town Hall with CAS Leaders; The Actuary of the Future," CAS Annual Meeting, November 2023

"Auto Rate & Underwriting Regulation Reform: Fairness in Auto Insurance," FSRA Exchange Event, January 2023

"Panel on Diversity, Equity and Inclusion," Joint Industry Forum, December 2022

"CAS Town Hall on Actuaries and Technology," CAS Annual Meeting, November 2022

"Customers Trust Betrayed and Trust Regained," International Congress of Actuaries, 2023

"Outcome Focused Analytics," International Congress of Actuaries, 2023

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

"Ensuring Fairness in the Insurance Industry," 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," Pinnacle APEX Webinar, February 2022

"The Cost of Driving in Florida — So Much More than a Premium Payment," 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
Emeritus Trustee	2022 – Present
Board of Trustees	2020 – 2021

CAS
President	2022 – 2023
President-Elect	2021 – 2022
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	
Chair	2023 – 2024
Member	2005 – 2008; 2021 – 2024
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