

TIMOTHY C. MOSLER, FCAS, MAAA

Principal and Consulting Actuary | Atlanta, Georgia



Tim's long consulting career has focused on several lines of insurance, including medical professional liability (MPL), workers' compensation (WC), general liability and commercial automobile.

Tim has served as the lead consulting actuary or appointed actuary for more than 50 organizations, including insurance companies, self-insurance funds, captive insurance companies, government risk pools, public entities, guaranty funds and self-insured corporations.

He consults with and manages actuarial analyses for businesses including WC insurers, MPL insurers, fronting insurers, health systems, physician groups, health care provider groups, professional employer organizations, transit pools, industrial manufacturers, public utilities and school boards.

Tim provides services such as reserve projections, rate analyses, funding estimates, class and individual risk rating, expert witness testimony, excess layer funding and reserving, pro forma financial modeling, collateral analysis for WC deductible policies, risk transfer testing and guidance on emerging trends.

He has a high degree of familiarity with the National Council on Compensation Insurance's (NCCI) data, methods and products. Tim also has extensive experience working with clients' auditors, brokers and captive managers.

- ★ Qualified Actuary per the National Association of Insurance Commissioners (NAIC)
- ★ Qualified to sign statements of actuarial opinion per the American Academy of Actuaries (AAA)

YEARS OF EXPERIENCE

27

AREAS OF FOCUS

MPL, WC, Excess WC, Hospitals, Physician Groups, Captive Insurers, Trust Funds, Commercial Insurers, Self-Insured/ Large Deductible Plans, Funding Allocation, Experience Rating, Unpaid Loss Estimation, Premium Setting, Tail Liability Accruals, Pro Forma Financial Modeling, Excess Loss Analysis

EDUCATION

Florida Atlantic University, 1996
B.S. Mathematics

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2004
American Academy of Actuaries (AAA), Member, 2003

CURRENT VOLUNTEERISM

AAA

MPL Committee, 2021 – Present
WC Committee, 2020 – Present

CAS

E-Forum Working Group, 2017 – Present
Member Advisory Panel, 2007 – Present
Statistical Rethinking Study Group, 2020 – Present

PRESENTATION VENUES

AAA Annual Meeting
American Society of Workers' Compensation Professionals (AMCOMP) Webinar
Atlanta Risk Management Society (RIMS) Conference
CAS Casualty Loss Reserve Seminar (CLRS)
CAS Ratemaking and Product Management Seminar
Cayman Educational Conference
Kansas Association of Property and Casualty Insurance Companies (KAPCIC) Convention
National Association of Insurance Commissioners (NAIC) Annual Meeting
Medical Professional Liability Association (MPLA) Conference, Leadership Camp
Pinnacle APEX Webinars

PROFESSIONAL PUBLICATIONS

"The Impact of COVID-19 on Future Medical Professional Liability Claims," *Risk & Insurance*, September 2022

"Actuaries in Time of COVID," *Best's Review, Issues & Answers*, November 2020

"5 Trends Signaling a Hardening MPL Market and What Insurers Should Do," *Risk & Insurance*, October 2019

"MPL Industry: Questions and Answers," *Captive Review*, August 2018

"Will Severity Increases Finally Drive Premiums Higher?" *Inside Medical Liability*, October 2017

PROFESSIONAL PRESENTATIONS

Presented at the CAS CLRS, the NAIC Meeting, the Insurance Managers Association of Cayman and on Pinnacle's APEX Webinars about the effects of the Affordable Care Act on MPL and WC

Numerous presentations to client management teams and internal presentations on WC analysis, MPL analysis and professional standards

Other noteworthy presentations:

"Workers' Compensation — Roundtable Discussion," CAS CLRS, September 2022

"Medical Professional Liability: State of the Market," Pinnacle APEX Webinar, June 2015 – 2022

"Impact of Telehealth on Workers' Compensation," AAA Annual Meeting and Public Policy Forum, November 2021

"Roundtable: RRG Benchmarking," National Risk Retention Association (NRRRA) National Conference, October 2019

"State of the MPL Market," Pinnacle APEX Webinar, June 2015 – June 2019

"Workers' Compensation Trends," Pinnacle APEX Webinar, November 2017

"Hospital Professional Liability — How Do We Price a Moving Target?" CAS Ratemaking and Product Management Seminar, March 2017

"Workers' Compensation Game Changers – Roundtable Discussion," CAS Ratemaking and Product Management Seminar, March 2017, CAS Casualty Loss Reserve Seminar, September 2016

"Workers' Compensation Game Changers," Pinnacle APEX Webinar, October 2016

"What to Do When the Actuary's Answer is Too High," Atlanta RIMS Conference, February 2016

APPOINTED ACTUARY

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| Associated Industries Insurance Company | 2014 – 2016 |
| Inspirien Insurance Company | 2016 – Present |
| Medical Mutual Insurance Company of North Carolina | 2021 – Present |
| Medical Security Insurance Company | 2021 – Present |
| Michigan Transit Pool | 2014 – Present |
| Normandy Insurance Company | 2014 – Present |
| Premier Group Insurance Company | 2019 – Present |
| State Volunteer Mutual Insurance Company | 2012 – 2013 |
| Sunz Insurance Company | 2015 – Present |
| Sutton National Insurance Company | 2021 – Present |
| Sutton Specialty Insurance Company | 2021 – Present |
| Transit Reinsurance Limited | 2016 – Present |

LEAD CONSULTING ACTUARY

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| Alabama WC Self-Insurance Fund | 2014 – Present |
| Aveanna Healthcare | 2021 – Present |

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| Baptist Health System, Inc. | 2005 – 2013 |
| Catholic Healthcare Partners | 2011 – 2013 |
| Duke University | 2012 – 2013 |
| Healthcare WC Fund | 2016 – Present |
| Ohio Transit Risk Pool | 2014 – Present |
| South Carolina Auto Dealers Association | 2017 – Present |
| Summit Medical Group | 2014 – Present |
| The Home Depot | 2012 – 2013 |
| University of Alabama Birmingham | 2012 – 2013 |

EMPLOYMENT HISTORY

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| Pinnacle Actuarial Resources, Inc. | 2014 – Present |
| Willis Towers Watson | 2001 – 2014 |
| National Council on Compensation Insurance | 1996 – 2001 |

PAST VOLUNTEERISM

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| CAS | |
| Research Grants Task Force | 2019 – 2021 |
| Reinsurance Research Committee | 2017 – 2019 |
| Health Care Issues Committee | 2013 – 2019 |
| HPL Exposure Working Party | 2016 – 2017 |
| Syllabus & Examination Committee | 2005 – 2007 |