

# SCOTT WHITSON, FCAS, MAAA

Senior Consulting Actuary | Houston, Texas



Scott guides clients by quantifying all aspects of property and casualty risk, and has been in the insurance industry since 1995. He has experience providing quantitative models to help clients manage all aspects of their property and casualty risk programs.

He has helped clients choose the most advantageous structure for their insurance program through loss forecasting with volatility estimates, tested collateral demands from primary casualty insurers, set budgets for retained risk on corporate financial statements or by setting captive insurance premiums through actuarial technical pricing, set financial statement reserves, and used economic capital modeling to support the operation of a captive insurance company.

Prior to joining Pinnacle, Scott was an actuarial consultant for a sister company to a major insurance broker. In this role, Scott learned how to effectively work with the brokerage team to best serve the client's interests. In addition, Scott was an actuarial consultant for a Big 4 accounting firm. In this role, Scott learned the role of actuaries in the audit process, enabling him to support the audit team or the management team as the situation dictates.

He advised several Fortune 500 corporations on matters relating to financial reporting of unpaid loss and allocated loss adjustment expense liabilities and budget estimates. Scott also advised Texas-domiciled captive insurance companies on appropriate premiums, financial statement reserves and economic capital. Further, he advised two global captives on appropriate premium levels for property and excess casualty exposures.

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

## YEARS OF EXPERIENCE

28

## AREAS OF FOCUS

Corporations, Public Entities, Privately Held Companies, Captives, Loss Reserving, Actuarial Technical Pricing, Economic Capital Modeling, Collateral Support, Workers' Compensation, Commercial Auto Liability, Property, General Liability, Primary, Excess

## EDUCATION

Purdue University  
M.S. Mathematics, 1995

Duke University  
B.S. Mathematics, 1992

## CERTIFICATIONS

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

## CURRENT VOLUNTEERISM

CAS Reserves Working Group, 2023 – Present

## THOUGHT LEADERSHIP HIGHLIGHTS

"Medical Professional Liability: State of the Market in 2023,"  
with Timothy Mosler, Pinnacle APEX Webinar, June 2023

"To Discount or not to Discount, and How Much?" Risk  
Finance, International Risk Management Institute,  
January 2022

"Ranges and Percentiles," CAS Casualty Loss Reserve  
Seminar, 2019

"Professionalism Jeopardy," Southwest Actuarial Forum,  
2013 and 2014

## EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc., 2022 – Present  
Oliver Wyman Actuarial Consulting, 2003 – 2022  
Zurich American Insurance Company, 1998 – 2003  
Deloitte & Touche, 1995 – 1998

## PAST VOLUNTEERISM

AAA  
Workers' Compensation Committee, 2018 – 2021  
Committee on Professional Responsibility, 2009 – 2012  
CAS Reserves Working Group, 2023 – Present