



CHRIS SCHUBERT, FCAS, MAAA

Senior Consulting Actuary | Atlanta, Georgia



Chris serves as account executive and project manager for self-insured entities, traditional insurance companies, captive insurance companies, risk retention groups and state insurance departments. He brings experience in loss reserving, ratemaking, rate filings, risk classification reviews, funding studies, loss cost projections, captive feasibility studies, risk transfer studies, captive application reviews and financial examinations.

Chris assists with preparation of statements of actuarial opinion and actuarial opinion summaries. He has focused on analyses involving homeowners and dwelling fire exposures, as well as medical professional liability, lawyers' professional liability, workers' compensation, commercial property, commercial and personal automobile, and title exposures, among others.

Chris also leads the firm's research initiatives regarding title insurance, farm bureau insurance companies, and the southeastern property insurance markets (including Florida and Texas). In addition, Chris also brings experience in the trucking industry for alternative markets, including development of trucking insurance loss reserves, funding, retention and deductible analyses.

Prior to consulting, Chris worked for a leading primary insurance carrier, leading ratemaking studies and setting the loss and expense reserves for their personal automobile liability, motorcycle and umbrella lines of business.

- ★ 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

14

Homeowners Task Force, 2025 – Present

National Risk Retention Association Conference Committee,
2024 – Present

EDUCATION

New Jersey Institute of Technology, 2011
B.S. Mathematics of Finance and Actuarial Science
Minor: Business

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2017
AAA, Member, 2019

PROFESSIONAL VOLUNTEERISM

CAS

Casualty Loss Reserve Seminar (CLRS) Planning
Committee, 2024 – Present

Member Advisory Panel, 2019 – Present

CAS Syllabus and Examination Committee, 2019 – 2023

AAA

P/C Extreme Events and Property Lines Committee,
2024 – Present

Title Insurance Work Group, 2025 – Present

THOUGHT LEADERSHIP HIGHLIGHTS

"Special Considerations in Medical Professional Liability
(MPL) Reserving," CAS CLRS, September 2025

"Coffee Klatch for Opinion Writers," CAS CLRS, September
2025

"State of the Florida Homeowners Market," Pinnacle APEX
Webinar, November 2022 – 2024; FINREP – Florida,
October 2024

"Patterns and Trendlines in Title Insurance: What Might
2025 Bring?" Pinnacle APEX Webinar, November 2024

"State of the Florida Auto Market," Financial Reporting
(FINREP) Insurance Forum – Florida, October 2024

"Maximizing the Value of Your Actuarial Report and
Opinion," CAS CLRS, September 2024

"State of the P/C Farm Bureau Companies: The Headwind-
Tailwind Juxtaposition," Farm Bureau Insurance
Accounting and Systems Association (IASA), May 2024

"Title Insurance Update 2023," Pinnacle APEX Webinar,
November 2023

"Future of the Florida Homeowners Market: Are We There Yet?" FINREP – Florida, October 2023

"Florida Homeowners Market: When Will the Dark Clouds Lift?" CAS CLRS, September 2023

"Future of the Florida Homeowners Market: Are We There Yet?" FINREP – Texas, September 2023

"Let's Get Right to It: Insolvencies," FINREP, October 2022

"Captives 101," FINREP, October 2022

"Historic Times for the Title Insurance Market," Risk & Insurance, September 2022

"Unpacking Title Insurance — Past, Present ... and What's Next?" Pinnacle APEX Webinar, September 2022; CAS CLRS, September 2022

"Historic Days for Title Insurance: The State of the Title Insurance Market in 2022," Pinnacle Blog, September 2022

"A 'Historic' Year. Title Insurance: State of the Market in 2021," Pinnacle APEX Webinar, September 2021

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc.	2019 – Present
Government Employees Insurance Company (GEICO)	2011 – 2019

