PINNACLE
ACTUARIAL RESOURCES

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ARTHUR R. RANDOLPH II, FCAS, MAAA, CPCU, ARM, ARE

Principal and Consulting Actuary | Atlanta, Georgia

Art has been in the insurance industry since 1998 and has been consulting since 2001. His consulting career has focused on medical professional liability (MPL), homeowners, commercial property, workers' compensation (WC), commercial and personal automobile, general liability, commercial multiple peril and title exposures.

Art provides actuarial consulting services to property and casualty (re)insurers, self-insured entities, risk retention groups and captive insurers. His core services include reserving, ratemaking, risk transfer testing, funding allocations, and developing experience rating plans.

Art serves as appointed actuary and/or loss reserve specialist for numerous (re)insurance carriers, captive insurance companies and self-insured entities. He advises numerous self-insured entities and (re)insurance companies on matters related to financial reporting of unpaid claim liabilities, routinely presenting to boards of directors and executive committees charged with financial reporting.

Art performs rate level reviews for a variety of coverages, including preparing and submitting filings and responding to insurance department inquiries. He establishes funding allocations among members of risk sharing groups, and conducts valuation analyses for mergers and acquisitions. Art also performs alternative risk financing feasibility studies and retention optimization studies, including financial performance modeling, as well as classification relativity studies to ensure price equity between classes and overall rate level adequacy.

In addition, he develops experience rating plans for MPL and WC (re)insurers, including post-implementation parameter testing. Art also assists (re)insurance companies with new product development and expansion into new territories, states and risk classes.

- ★ 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

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EDUCATION

Temple University, 1997
B.B.A. Actuarial Science & Risk Management

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2007

AAA, Member, 2005

The Institutes
- Chartered Property Casualty Underwriter (CPCU), 2012
- Associate in Risk Management (ARM), 2011
- Associate in Reinsurance (ARe), 2012

PROFESSIONAL VOLUNTEERISM

AAA
- Actuarial Board for Counseling and Discipline, 2026
- Workers' Compensation Committee, 2019 – Present

CAS
- CAS Diversity Impact Group, 2020 – Present

Alabama Actuarial Council, 2017 – Present

Captive Insurance Companies Association (CICA), 2016 – Present

Association of Governmental Risk Pools (AGRiP), 2015 – Present

CPCU Society, 2012 – Present

MPL Association (formerly PIAA), 2012 – Present

Casualty Actuaries of the Southeast (CASE), 2007 – Present

International Association of Black Actuaries (IABA), 2001 – Present

National African American Insurance Association, 2021 – Present

PRESENTATION VENUES

- Alabama Insurance Society
- AGRiP
- CAS
- CICA
- Farm Bureau Insurance Accounting & Information Systems Conference
- Financial Reporting Insurance Forum (formerly INCON)
- Florida Chamber Insurance Summit
- Florida Insurance Market Summit
- Hospital Insurance Forum
- Insurance Council of Texas
- MPL Association

THOUGHT LEADERSHIP HIGHLIGHTS

"State of the MPL Insurance Market," MPL Association, May 2025, May 2026

"Beyond the Basics: How to Utilize your Captive Strategically," CICA, March 2026

"State of the Florida Homeowners Market," Pinnacle APEX Webinar, November 2016 – 2023, 2025

"State of the Florida Auto Market," Financial Reporting Insurance Forum, October 2024, October 2025

"State of the Healthcare Liability Market from an Actuarial Perspective," Hospital Insurance Forum, June 2025

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

"State of the Florida Homeowners Market," Financial Reporting Insurance Forum, October 2024

"Ratemaking and Reserves," MPL Association Introduction to Medical Professional Liability Insurance Workshop, November 2022, October 2024

"State of the Texas P&C Insurance Market: What's Working, What's Not," Insurance Council of Texas Property & Casualty Insurance Symposium, July 2024

"State of the P&C Farm Bureau Companies: The Headwind-Tailwind Juxtaposition," Farm Bureau Insurance Accounting & Information Systems Conference, May 2024

"MPL Industry Financial Update," MPL Association CEO/COO Meeting, March 2024

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

"The Evolution of Auditing Loss Reserves: Prepare for New Requirements," Johnson Lambert LLP Webinar, November 2023

"Florida Market Challenges," Best's Review, Issues & Answers, November 2023

"Future of the Florida Homeowners Market: Are We There Yet?" Financial Reporting Insurance Forum, October 2023

"State of the Florida Homeowners Market: What A Long, Strange Trip," Financial Reporting Insurance Forum, October 2023

"Insolvencies II: Their Effects & the Big Picture (Is Everything Bigger in Texas)," Financial Reporting Insurance Forum, September 2023

"Florida Homeowners Market: When Will the Dark Clouds Lift?" CAS Casualty Loss Reserve Seminar (CLRS), September 2023

"Insolvencies: Their Effects and The Big Picture," Farm Bureau Insurance Accounting & Information Systems Conference, June 2023

"Insolvencies: Past, Present, and Future," Florida Chamber Insurance Summit, December 2022

"Insolvencies — Their Effects and The Big Picture," Financial Reporting Insurance Forum, November 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

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

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

"Quantifying Changes in Qualified Immunity Reform for Law Enforcement Liability," AGRiP Governance Conference, March 2022

"Florida Homeowners Insurer Insolvencies: The New Emerging Risk," Financial Reporting Insurance Forum, October 2021

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

"After the Wind Blows — Property Reserving in Gulf Coast States," CLRS, September 2021

"State of the Florida Homeowners Market: Is It Shutting Down?" CAS Webinar, June 2021

"Reinsurance 101 in 2021," Pinnacle APEX Webinar, March 2021

"The State of the Florida Homeowners Insurance Market," Alabama Insurance Society, October 2020

"Understanding Insolvencies: A Deeper Dive," Florida Reporting Insurance Forum, October 2020

"The Future of Florida Homeowners Insurance is Today," Florida Reporting Insurance Forum, October 2020

"Florida Insurance Regulatory Update," Florida Insurance Market Summit, October 2020

"Florida Homeowners: The 21st Century's Version of Whack-A-Mole," CAS CLRS, September 2020

"Large Loss Trends in Medical Professional Liability," CAS CLRS, September 2020

"The Long-Term View: State of the Florida Homeowners Market December 31, 2018," Florida Reporting Insurance Forum, October 2019

"Funding & IBNR Reserve Allocation," AGRiP Fall Forum, October 2019

"Coffee Klatch for Opinion Writers," CAS CLRS, September 2019, September 2016

"Financial Forecast: The Impact of Increasing Combined Ratios on the MPL Industry," MPL Association Leadership Forum, May 2019

APPOINTED ACTUARY

1910 Collective Cell, LLC	2022 – Present
Alliance of Nonprofits for Insurance Risk Retention Group, Inc.	2021 – 2023
American Coastal Insurance Company	2017 – Present
American Quarter Insurance Company SPC	2022 – Present
American Resources Insurance Company	2020
Anchor Property & Casualty Insurance Company	2015 – 2019
Anchor Re, Inc.	2022 – Present
Anchor Specialty Insurance Company	2015 – 2019
Beacon Re, Inc.	2025
BlueLine Re	2017 – 2021
Breakwater Reinsurance Holdings, Inc.	2022 – Present
Brethren Mutual Insurance Company	2023 – Present
Capitol Preferred Insurance Company, Inc.	2014 – 2019
CATIC Insurance (VT), Ltd.	2023 – Present
CATIC Title Insurance Company	2023 – Present
The Church Insurance Company	2021, 2022
ClearPath Mutual Insurance Company	2018 – 2023
Conestoga Title Insurance Co.	2021 – Present
Connecticut Attorneys Title Insurance Company	2023 – Present
Corporate Risk Insurance Company, Ltd.	2019 – Present
Elevate Reciprocal Exchange	2022 – Present
Equity Insurance Company	2023 – Present
Family Security Insurance Company, Inc.	2015 – 2021
FarmLand Title, Inc.	2024 – Present
The FB Insurance Company	2024 – Present
Florida Medical Insurance Corporation	2016 – 2023
G-5 Insurance Company, IC	2014 – Present
General Title Insurance Company	2019 – Present

Global Sustainability Insurance Corporation	2021 – Present
Gray Hawk Insurance Company	2015 – 2018
Guilderland Reinsurance Company	2021 – 2023
Harco National Insurance Company	2014, 2015
HP Reinsurance SPC, Ltd.	2024 – Present
Home State County Mutual Insurance Company	2023 – Present
IAT Reinsurance Company, Ltd.	2014, 2015
Indemnity National Insurance Company	2024 – Present
Interboro Insurance Company	2016 – Present
Journey Insurance Company	2019 – 2021
Just Auto Insurance, Inc.	2021
Kentucky Farm Bureau Mutual Insurance Company	2019 – Present
Kentucky Reclamation Guaranty Fund	2016 – Present
KESA, The Kentucky Workers' Compensation Fund (now ClearPath Mutual Insurance Company)	2014 – 2017
Knight Insurance Company, Ltd.	2021 – 2023
KnightBrook Insurance Company	2021 – 2023
Knight Specialty Insurance Company	2021 – 2023
Lighthouse Excalibur Insurance Company	2019 – 2020
Lincoln General Insurance Company	2010, 2011, 2013, 2014
MMI Assurance, Ltd.	2020 – 2023
Monarch National Insurance Company	2022 – Present
National Alliance of Nonprofits for Insurance, Inc.	2021 – 2023
National Consumer Title Insurance Company	2019 – Present
Nonprofits Insurance Alliance of California, Inc.	2021 – 2023
Phoebe Putney Indemnity, Ltd.	2025 – Present
Praxis Reciprocal Exchange	2025
SafeChoice Insurance Company	2022 – Present
SafePort Insurance Company	2022 – 2024
Security First Insurance Company, Inc.	2015 – 2018
Southern Fidelity Insurance Company, Inc.	2014 – 2021
Southern Fidelity Property & Casualty, Inc.	2014 – 2018
Southwest Land Title Insurance Company	2025
St. Johns Insurance Company, Inc.	2014 – 2020
SteadPoint Insurance Company	2023 – Present
Student-Athlete Insurance Cell, LLC	2024 – Present
SureChoice Underwriters Reciprocal Exchange	2022 – Present
Trident Reciprocal Exchange	2024 – Present
Triton Re Incorporated Cell Reinsurance Company, LLC	2024 – Present
United Property & Casualty Insurance Company	2013 – 2021
Vault E&S Insurance Company	2021 – 2023
Vault Reciprocal Exchange	2021 – 2023

VHO Assurance, LLC	2019 – Present
Viceroy Preferred Insurance Company	2025
VYRD Insurance Company	2022
WDAISC Insurance Ltd.	2020 – Present
WFG National Title Insurance Company	2019 – Present
Win Re Inc.	2025

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc.	2012 – Present
Towers Watson / Towers Perrin	2005 – 2012
PMA Insurance Group	2003 – 2005
PricewaterhouseCoopers LLP	2001 – 2003
Allstate Insurance Company / CNA Personal Insurance	1998 – 2001

PAST PROFESSIONAL VOLUNTEERISM

California Association of Joint Powers Authorities	2019 – 2024
IABA	
Director	2014 – 2015
President and Director, IABA Foundation	2004 – 2007
Treasurer and Director	2003 – 2006
AAA	
P/C Extreme Events and Property Lines Committee	2020 – 2026
Medical Professional Liability Committee	2012 – 2020
CAS	
Finance Council	2020 – 2025
Technology Based Examination Task Force	2018
Program Planning Committee	2013 – 2015
Joint Committee on Actuarial Diversity	2006 – 2014
Examination Committee	2007 – 2011