

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

28

AREAS OF FOCUS

MPL, 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, Chair, 2023 – Present
WC Committee, 2020 – Present

CAS

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
CAS Spring Meeting
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
MPLA Webinar
Pinnacle APEX Webinars

PROFESSIONAL PUBLICATIONS

- “Strategies for Handling Pandemic Actuarial Issues,” Inside Medical Liability, February 2023
- “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

- “The Acceleration of High-Indemnity Claims: Understanding the Drivers and Strategizing for the Future,” MPLA Webinar, November 2024
- “Current Trends in Medical Professional Liability,” CAS Spring Meeting, May 2024
- “Captives’ Financial Overview & Analysis — Hospital/ Health Systems,” MPLA Hospital Insurance Liability Roundtable, April 2023
- “Cayman Captive Fundamentals,” Cayman Captive Forum, November 2022
- “Workers’ Compensation — Roundtable Discussion,” CAS CLRS, September 2022
- “Medical Professional Liability: State of the Market,” Pinnacle APEX Webinar, June 2015 – 2024
- “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
- 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*

APPOINTED ACTUARY

Associated Industries Insurance Company	2014 – 2016
Inspirien Insurance Company	2016 – Present
Medical Mutual Insurance Company of North Carolina	2021 – 2023
Medical Security Insurance Company	2021 – 2023
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

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

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

PAST VOLUNTEERISM

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
E-Forum Working Group	2017 – 2023
AAA	
MPL Committee, Vice-Chair	2021 – 2023