

Michael L. Toothman
FCAS, MAAA

Mike Toothman has been providing actuarial and risk consulting services since April of 1982. He was Vice President and Principal in the St. Louis office of Tillinghast, a Towers Perrin Company, for nearly ten years and then spent nine years as Managing Partner of Arthur Andersen's Property/Casualty Consulting Group, based in Philadelphia. Since retiring from Arthur Andersen as of August 31, 2000, Mike has been providing actuarial and risk consulting services through his own firm.

Prior to beginning the consulting portion of his career, Mike spent eleven years within the insurance industry. He spent five years as Vice President and Actuary of Great American Surplus Lines Insurance Company, where his responsibilities included all accounting, actuarial, data processing, legal, and regulatory functions. He also spent nearly three years with Great American Insurance Company, where he had responsibility for such functions as commercial lines pricing, corporate planning, state filings and technical services, and over three years with Aetna Insurance Company, where he had responsibility for pricing all property lines and for providing actuarial support for national accounts.

Mike's consulting experience includes extensive work with reinsurance clients domiciled in the U.S., Europe, Bermuda and Canada as well as significant work within the specialty and excess/surplus lines markets. He has performed a substantial number of litigation support and expert witness assignments and has testified before arbitration panels, before regulatory hearings, in U.S. Tax Court and in U.S. Federal courts, as well as before tribunals in the U.K. Mike has experience in reserving, pricing, valuation and regulation for virtually all property and casualty lines of business, as well as financial service products such as mortgage guaranty insurance, warranties, and credit insurance. He has also worked with several offshore captive companies and has conducted a number of assignments analyzing strategic, operational and financial aspects of U.S. and international insurers.

Mike is a Fellow of the Casualty Actuarial Society, (FCAS) and a Member of the American Academy of Actuaries (MAAA). He is a Past President of both the Casualty Actuarial Society (CAS) and the Conference of Consulting Actuaries and is a former Vice President of the American Academy of Actuaries. He has also served on the Boards of Directors for all three of those organizations. Mike is a leader in the education of actuaries in North America, having served sixteen years in various positions on the CAS Examination Committee, including four years as Vice President responsible for all education and examination processes of the CAS. In addition, for the CAS, he has served on the Board of Directors, as Chairman of both the Long-Range Planning Committee and the Joint Program Committee for the Casualty Loss Reserve Seminar, and on several other committees. As of January 2004, Mike served as a member of the Actuarial Board for Counseling and Discipline for six years, from 2004 through 2009, including one term as a Vice-Chair of that Board. Mike also served a two-year term as Chair of the International Association of Consulting Actuaries (IACA), from 2006 to 2008, and is currently a delegate from the International Actuarial Association to the board of IACA.

Mike received a Bachelor of Science degree in Applied Mathematics and a Bachelor of Arts degree in Economics from Brown University.