



SARA CHEN, FCAS, MAAA, CSPA

Consulting Actuary | West Des Moines, Iowa



Sara serves as project manager on a number of loss reserve analyses and rate studies, performing both interim and year-end analyses. She performs this work for group captive insurance companies and traditional insurance companies who write multiple lines of business, including commercial multi-peril, workers' compensation, auto liability, general liability and auto physical damage coverage.

She also regularly works on assignments involving funding studies and rate filing support, in addition to assisting with the preparation of statements of actuarial opinion, actuarial opinion summaries and actuarial reports. She also has experience reviewing rate and model filings for departments of insurance.

Prior to joining Pinnacle, Sara worked for a large insurance company where her responsibilities included pricing and reserving for commercial and farm/agriculture lines. She also has experience in enhancing actuarial tools and automating processes to improve user experience and accuracy, in addition to building dashboards to visualize and communicate the story behind the data.

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

YEARS OF EXPERIENCE

9

EDUCATION

University of Iowa, 2017
B.S. Actuarial Science, Statistics and Mathematics

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2021
AAA, Member, 2024
The CAS Institute, Certified Specialist in Predictive Analytics (CSPA), 2026

PROFESSIONAL VOLUNTEERISM

CAS
Microlearning Working Group
Chair, 2023 – 2024
Member, 2019 – 2022; 2025 – Present
Actuarial Review Working Group
Copyeditor, 2021 – Present
News Editor, 2024 – Present
Central States Actuarial Forum (CSAF)
Scholarship Committee Chair, 2024 – Present
Treasurer, 2021 – 2023

THOUGHT LEADERSHIP HIGHLIGHTS

"Recent TPLF Legislation Set to Reshape the Insurance and Litigation Finance Industries," CAS Actuarial Review May/June 2026
"U.S. Government Shutdown Brings Renewed Focus to Flood Insurance," CAS Actuarial Review January/February 2026
"Detecting Bias in Actuarial Work," Iowa Actuaries Club, March 2026; Buckeye Actuarial Continuing Education (BACE) Spring Meeting, May 2026
"California CAT Model Approval Underway," CAS Actuarial Review, July/August 2025
"Wildfire Model Legislation Spreading to Colorado," CAS Actuarial Review, May/June 2025
"Pricing Captive Insurance Coverages," Pinnacle APEX Webinar, April 2025
"Unconscious Bias in Actuarial Work," Iowa Actuaries Club, March 2025
"The ABCs of ESG," CAS Actuarial Review, January/February 2025
"Rapidly Evolving Technology and Its Implications for the Reserving Process," CAS Actuarial Review, January 2025
"Jersey Shoring Up Truck Insurance Minimums," CAS Actuarial Review, November/December 2024
"Intersecting AI and Actuarial Science: The Interview," Actuarial Review, September 2024

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc.

2024 – Present

Nationwide Insurance

2017 – 2024

PAST PROFESSIONAL VOLUNTEERISM

CAS

Student Programs Task Force

2021 – 2023

University Engagement Committee

2017 – 2021

