

Robert W. Beal

FSA, MAAA
Principal, Consulting Actuary



CURRENT RESPONSIBILITY

Bob joined Milliman in 1995, opening a new office for the firm in Portland, Maine.

EXPERIENCE

Bob has more than 30 years of insurance experience, with extensive expertise in disability insurance. As vice president of finance and planning at UNUM Life Insurance Company, his management responsibilities included all financial and actuarial functions of the individual disability business, such as pricing, reserve valuation, reinsurance, management information systems, financial reporting, and planning. He was also involved in the development of strategic alliances, both private label and co-marketing.

At Milliman, Bob has performed a wide variety of projects for his clients, including pricing, valuation, mergers and acquisitions, reinsurance arrangements, and market surveys. He has also provided management advice with respect to underwriting, claims management, and strategic planning.

PRESENTATIONS AND PUBLICATION

Bob is a frequent speaker at the Society of Actuaries and other disability insurance industry meetings and has authored articles in several professional publications. His paper "Bridging the Gap Between ROE and IRR" was published in the October 2000 issue of the *North American Actuarial Journal*. Bob has written a study note for Course 8 of the SOA examinations titled "Individual Disability Insurance in the United States."

PROFESSIONAL DESIGNATIONS

- Fellow, Society of Actuaries
- Member, American Academy of Actuaries

AFFILIATIONS

Bob was a member of the Society of Actuaries AIDS Task Force. He served as editor of the *Actuarial Digest*, the *Professional Specialty Guidelines for Individual Disability Coverage*, and is currently an editor of the *Disability Newsletter*, published by Milliman's Minneapolis office. Bob is chair of the Society of Actuaries Individual Disability Experience Committee and former chair of the Society of Actuaries Reinsurance Section Council for 2001.

EDUCATION

- BA, Mathematics, University of Maine, Orono
- MA, Mathematics, Pennsylvania State University

