

### Robert L. Sanders

FCAS, MAAA

Principal, Consulting Actuary



#### CURRENT RESPONSIBILITY

Bob is a principal and consulting actuary with the Milwaukee office of Milliman. He joined the firm in 1979 after two years at a major insurance company.

#### EXPERIENCE

Bob's area of expertise is property and casualty insurance, particularly ratemaking, loss reserve analysis, and actuarial appraisals for mergers and acquisitions. Bob has extensive experience in commercial lines, focusing on medical professional liability. He has assisted a number of clients in developing and analyzing association-sponsored and self-insurance programs and is a recognized national expert in medical professional liability issues. Bob has frequently spoken to professional associations and Boards of Directors on property and casualty insurance matters.

Bob has been active with the Hospital Insurance Forum (HIF), the national trade association of hospital professional liability programs in the United States. Milliman has annually summarized the aggregate financial results of the HIF members, and presented a report to the HIF Chief Executive Officers. Bob served as the HIF liaison regarding the risk-based capital requirements developed by the National Association of Insurance Commissioners. Milliman also maintained the closed claims database for the HIF.

Bob has served as an expert witness in several matters involving medical professional liability. Examples include a class action suit brought against a major carrier following their withdrawal from the market, and a dispute between the Internal Revenue Service and a specialty writer of medical malpractice coverage.

Milliman annually hosts an educational seminar for the officers of medical professional liability writers. The seminar deals with a variety of issues common among the medical professional liability writers as well as current trends within the industry. Bob is a frequent speaker at this conference presenting the industry's aggregate financial results.

#### PROFESSIONAL DESIGNATIONS

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

#### EDUCATION

- BA (magna cum laude), Mathematics (with high honors), Vanderbilt University
- MS, Applied Mathematics, Vanderbilt University

