

### Allen J. Schmitz

FSA, MAAA  
Principal, Consulting Actuary



#### CURRENT RESPONSIBILITY

Al is a principal and consulting actuary with the Milwaukee office of Milliman. He joined the firm in 1998.

#### EXPERIENCE

Al's primary area of expertise is long-term care (LTC) insurance. He has experience with product development, financial projections, compliance issues, and experience analysis. He also has experience analyzing various types of LTC reinsurance arrangements and has evaluated actuarial and risk-related aspects of various private label and marketing partnership arrangements.

In addition to LTC insurance, Al has assisted Continuing Care Retirement Communities (CCRCs) with population projections, actuarial-based studies, amortization of nonrefundable entrance fees, and future service obligation calculations.

Al has also worked with various healthcare reform projects and initiatives that examine innovative approaches to healthcare financing.

Examples of projects Al recently led include:

- LTC Insurance rate increase filings
- Appraisals of LTC Insurance blocks of business
- Firmwide LTC morbidity research, including analysis of trends in recent population data and insured experience
- Year-end valuation work for LTC insurance clients

Prior to joining Milliman, Al worked for eight years at an insurance company in life insurance and LTC product development.

#### PROFESSIONAL DESIGNATIONS

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

#### EDUCATION

- BS, University of Wisconsin, Oshkosh
- MBA, Marquette University

