

# SARA CHEN, FCAS, MAAA

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 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

8

## EDUCATION

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

## CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2021  
AAA, Member, 2024

## 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  
Student Programs Task Force, 2021 – 2023  
University Engagement Committee, 2017 – 2021  
Central States Actuarial Forum (CSAF)  
Scholarship Committee Chair, 2024 – Present  
Treasurer, 2021 – 2023

## THOUGHT LEADERSHIP HIGHLIGHTS

“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