

NATALIA A. HUMPHREYS

PhD, FSA

The University of Texas at Dallas
Mathematical Sciences Department
800 West Campbell Road, FO35
Richardson, TX 75080-3021
Office FO 2.402E

Phone: 972-883-6597, Fax: 972-883-6622

E-mail: natalia.humphreys@utdallas.edu

Website: <https://personal.utdallas.edu/~natalia.humphreys/>

EDUCATION

- Ph.D. in Mathematics, 03/1999
The Ohio State University, Columbus, OH
A Central Limit Theorem for Complex-Valued Probabilities
- M.S. in Mathematics (summa cum laude), 06/1993
St. Petersburg State University, St. Petersburg, Russia
Lattice Absolutely Summing, Lattice Nuclear, Lattice Integral Operators and Duality Between Them

PROFESSIONAL MEMBERSHIP

- Society of Actuaries (SOA), Fellow, 2005 – present
- American Academy of Actuaries (MAAA), Qualified Actuary, 2003 – 2011
- American Mathematical Society (AMS), 1999 – 2002
- Mathematical Association of America (MAA), 1999 - 2002

EMPLOYMENT

- Clinical Professor, 04/2014 – Present
Department of Mathematical Sciences, University of Texas at Dallas,
Richardson, TX
- Clinical Associate Professor, 08/2010 – 04/2014
Department of Mathematical Sciences, University of Texas at Dallas,
Richardson, TX

- Associate Actuary, 11/2005 – 07/2010
HealthMarkets, Inc., North Richland Hills, TX
- Actuarial Analyst, 05/2002 – 11/2005
Watson Wyatt Worldwide, Dallas, TX
- Actuarial Intern, 05/2000 – 08/2000
Towers Perrin, Chicago, IL
- Lecturer, 08/1999 – 05/2002
Department of Mathematics, Purdue University, W. Lafayette, IN
- Lecturer, 03/1999 – 06/1999
Department of Mathematics, The Ohio State University, Columbus, OH
- Graduate Teaching Assistant, 09/1994 – 03/1999
Department of Mathematics, The Ohio State University, Columbus, OH
- Graduate School Fellow, 07/1993 – 09/1994
Department of Mathematics, The Ohio State University, Columbus, OH

ACTUARIAL EXAMINATIONS

1. Course 100 - Analysis and Linear Algebra, 11/1999
2. Course 110 - Probability and Statistics, 11/1999
3. Course 2 - Economics, Finance and Interest Theory, 05/2000
4. Course 3 - Actuarial Models, 11/2001
5. Course 4 - Actuarial Modeling, 11/2001
6. EA1- Enrolled Actuaries Examination 1 – credited
7. Course 5 - Application of Basic Actuarial Principles, 10/2002
8. Course 6 - Finance and Investments, 05/2003
9. Course 7 - Applied Actuarial Modeling, 12/2003
10. Course 8P - Pension Funding Mathematics Segment, 10/2004
11. Course 8RU - Retirement Benefits, Comprehensive Segment, 10/2004
12. Professional Development Requirement, 03/2005

13. Fellowship Admission Course, 05/2005

14. Life & Health Qualification Seminar and Exam, 11/2009

RESEARCH INTERESTS

- Actuarial science and finance
- Applied complex variables and asymptotics

RESEARCH GRANTS

1. Casualty Actuarial Society Individual Grant, 03/2016
Modeling the Impact of Climate Change on Agricultural Insurance Risks Using Modern Deep Machine Learning Algorithms
2. Casualty Actuarial Society Individual Grant, 03/2015
Developing Adaptive Climate Indices for Evaluation of the Impact of Climate Change on Insurance Risks
3. University of Texas at Dallas, 09/2013
Undergraduate Research Scholar Award Program
Business Applications of Monte Carlo Methods
4. The Actuarial Foundation, 05/2009
Non-parametric regression in the presence of missing data

AWARDS

UT Dallas Actuarial Program

1. Center of Actuarial Excellence, 12/2021
2. Globe Life actuarial program contribution, 12/2020
3. Actuaries Club of the Southwest, annual, 11/2012 – present
4. DW Simpson Actuarial Program Scholarship, 05/2019, 05/2016, 03/2014

Individual

1. Association for Women in Mathematics Workshop Grant, 01/1999
2. The Ohio State University Department of Mathematics Fellowship, Summer 1997, 1998
3. The Ohio State University Fellowship, 07/1993 – 08/1994

PUBLICATIONS

1. Natalia Humphreys and Yuly Koshevnik, (2021), [Probability and Statistics for Actuaries](#) (1st Edition), ISBN 978-1-7935-1495-0.

2. Natalia Humphreys and Yuly Koshevnik, (2020), [Probability and Statistics for Actuaries](#) (Preliminary Edition), ISBN 978-1-7935-1495-0.
3. Humphreys N., (2020), Exceedance Probability in Catastrophe Modeling, [Casualty Actuarial Society E-Forum](#), Winter 2021.
4. Humphreys N., (2014) [Nonparametric Model of Capital Appreciation of a Portfolio](#), submitted to the SOA ARCH Committee.
5. Humphreys N., (2013) Actuarial Job Market: [Overcoming the Matthew Effect](#), SOA ARCH 2014.1 Proceedings.
6. Humphreys N., (2012) [Paid Claims Projection and Cash Flow Testing Models. Illustrative Approach](#), SOA ARCH Proceedings.
7. How to pass the multiple-choice actuarial exams (2011), <http://www.beanactuary.org/exams/what/Humphreys.pdf>
8. Humphreys N., (2011) Long Term Accumulation of Wealth. The Case of a Small Health Insurance Company, Society of Actuaries, www.soa.org/library/.../arch/.../arch-2012-iss1-humphreys-paper.pdf
9. Humphreys N., (2000) [A Central Limit theorem for some special complex-valued probability densities](#), Journal of Mathematical Analysis and Applications, 248, 1-28.
10. Humphreys N. and Bojanic R., (1999) [Rate of convergence for the absolutely \(C, \$\alpha\$ \) summable Fourier series of functions of bounded variation](#), Journal of Approximation Theory, 101, no 2, 212-220.
11. Bondareva (Humphreys) N. A. and Bondarev A. S., (1998) Representations of the functionals on the regular normed operator ideals, (Russian), Izvestiya GETU. Fundamental mathematical models and their application in electronics and automatics, 512, 13-24.
12. Bondareva (Humphreys) N. A. and Bondarev A. S., (1996) Lattice nuclear and lattice integral operators, (Russian), Izvestiya GETU. Collection of scientific works. Mathematics, 501, 10-17.
13. Bondareva (Humphreys) N. A. and Bondarev A. S., (1994) Absolutely summing operators, (Russian), Izvestiya GETU. Collection of scientific works. Mathematics, 472, 13-18.

PRESENTATIONS

1. Actuaries Club of the Southwest (fall meeting), San Antonio, TX: UT-Dallas Actuarial Program, 11/2023.
2. Drake University: 58th Actuarial Research Conference, Des Moines, IA – Exceedance Probability in Catastrophe Modeling, 08/2023.
3. Actuaries Club of the Southwest (fall online meeting): UT-Dallas Actuarial Program, 11/2021.
4. Actuaries Club of the Southwest (fall online meeting): UT-Dallas Actuarial Program, 11/2020.
5. TAG Magnet School. Actuarial Presentation – introduction to the field and actuarial career, 01/2020
6. Indiana University - Purdue University: 54th Actuarial Research Conference, Indianapolis, IN – The Pearson System of Frequency Curves: An Analysis of the Distribution of the Returns on Stocks, 08/2019.
7. Actuaries Club of the Southwest (fall meeting), Houston, TX: UT-Dallas Actuarial Program, 11/2017.
8. Actuaries Club of the Southeast and Southwest (joint meeting), New Orleans, LA: UT-Dallas Actuarial Program, 11/2016.
9. University of Minnesota: 51st Actuarial Research Conference, Minneapolis, MN – Developing Adaptive Climate Indices for Evaluation of the Impact of Climate Change on Insurance Risks, 07/2016.
10. University of London, UK: 8th International Conference of the ERCIM WG on Computational and Methodological Statistics (CMStatistics 2015)- Modeling Time Series of House Insurance Claims due to Extreme Weather and Climate Events, 12/2015.
11. Actuaries Club of the Southwest, Austin, TX: UT-Dallas Actuarial Program, 11/2015.
12. University of Toronto: 50th Actuarial Research Conference, Toronto, ON – A Dynamic Model of Capital Appreciation of a Portfolio, 07/2015.
13. University of Toronto: 50th Actuarial Research Conference, Toronto, ON – Modeling Time Series of House Insurance Claims due to Extreme Weather and Climate Events, 07/2015.
14. Tarrant County College Northeast Campus, Hurst, TX. Actuarial Presentation – introduction to the field and actuarial career, 4/2015.

15. El Centro College, Dallas, TX. Actuarial Presentation – introduction to the field and actuarial career, 4/2015.
16. Collin College, Plano, TX. Actuarial Presentation – introduction to the field and actuarial career, 4/2015.
17. Tarrant County College Northwest Campus, Fort Worth, TX. Actuarial Presentation – introduction to the field and actuarial career, 3/2015.
18. Eastfield College, Mesquite, TX. Actuarial Presentation – introduction to the field and actuarial career, 3/2015.
19. State Farm, UT Dallas, Richardson, TX: UT-Dallas Actuarial Program, 01/2015.
20. Actuaries Club of the Southwest, Dallas, TX: UT-Dallas Actuarial Program, 11/2014.
21. University of California Santa Barbara: 49th Actuarial Research Conference, Santa Barbara, CA – Nonparametric Model of Capital Appreciation of a Portfolio, 07/2014.
22. Stipes Elementary School, Irving, TX. Actuarial Presentation – introduction to the field and actuarial career, 5/2014.
23. New Tech High at Coppell. Actuarial Presentation – introduction to the field and actuarial career, 1/2014.
24. UT-Dallas: NATS 1101 - Natural Sciences & Mathematics Freshman Seminar. Actuarial Presentation – introduction to the field and actuarial career, 11/2013.
25. Actuaries Club of the Southwest, Austin, TX: UT-Dallas Actuarial Program, 11/2013.
26. Rowlett High School. Actuarial Presentation – introduction to the field and actuarial career, 11/2013.
27. Harmony Science Academy: College Fair. Actuarial Presentation – introduction to the field and actuarial career, 10/2013.
28. University of Texas at Dallas: Actuary. What's That? – An introductory lecture to get a general understanding of the actuarial field, 09/2013.
29. Temple University, Fox School of Business: 48th Actuarial Research Conference, Philadelphia, PA – Actuarial Job Market: Overcoming the Matthew Effect, 08/2013.

30. Shelton Upper School, Dallas, TX: Actuarial Presentation – introduction to the field and actuarial career, 03/2013.
31. North Garland High School, Garland, TX: Actuarial Presentation – introduction to the field and actuarial career, 11/2012.
32. Actuaries Club of the Southwest, Houston, TX: UT-Dallas Actuarial Program, 11/2012.
33. Irma Rangel Young Women’s Leadership School, Dallas, TX: Actuarial Presentation – introduction to the field and actuarial career, 10/2012, 11/2012.
34. Harmony Science High School, Dallas, TX: Actuarial Presentation – introduction to the field and actuarial career, 09/2012.
35. University of Manitoba: 47th Actuarial Research Conference, Winnipeg, MB – Paid Claims Projection and Cash Flow Testing Models: Illustrative Approach, 08/2012.
36. University of Texas at Dallas: Introduction to Monte Carlo Simulation, 04/2012.
37. Center for STEM Education and Research workshop, University of Texas at Dallas: Improving Mathematics using Data Interpretation in Real-World Contexts, 03/2012.
38. University of Connecticut: 46th Actuarial Research Conference, Storrs, CT – Long Term Accumulation of Wealth: The Case of a Small Health Insurance Company, 08/2011.
39. Richardson High School, Richardson, TX: Actuarial Presentation – introduction to the field and actuarial career, 02/2011.
40. University of Texas at Dallas: Actuary. What's That? – An introductory lecture to get a general understanding of the actuarial field, 11/2010.
41. University of Texas at Dallas: How Much You (or Your Parents) need for retirement? – The second lecture in the series of talks that explain what actuaries in various fields do, 11/2010.
42. University of Texas at Dallas, Actuarial Models in a practical setting: A case of one Health Insurance Company, 04/2010.
43. American Mathematical Society, A Central Limit Theorem for Complex-Valued Probabilities, Joint Mathematics Meetings, AMS Session on Fourier Analysis and Approximation, Washington, DC, 01/2000.
44. Purdue University, A Central Limit Theorem for Complex-Valued Probabilities, West Lafayette, IN, 10/1999.

45. Association for Women in Mathematics, Norms of Powers and a Central Limit Theorem for Complex-Valued Probabilities, San Antonio, TX, 01/1999.

STUDENT HONORS THESES SUPERVISED

1. Khanh Nguyen, Spring 2021
Cost Methods in Pension Funding
2. Fizza Abbas, Spring 2020
Catastrophe Modeling in Actuarial Science
3. Abigail Plump, Spring 2020
Credibility for Mortality Rates
4. William Ringhofer, Spring 2020
Non-parametric Estimation and Forecasting of Weight Training Progression
5. Christina Clancy, Spring 2019
Modeling the Returns on Futures
6. Chun-Yin Ma, Spring 2018
Pricing Asian Options using Monte Carlo Simulation
7. Aman Awan, Spring 2018
Non-parametric Estimation for Security Capital Appreciation Using Orthonormal Systems
8. Emily Windle, Spring 2016
Monte Carlo simulation in business, insurance and finance
9. Laura Bret, Spring 2016
Enterprise risk management in insurance industry

TEACHING

The University of Texas at Dallas

- ACTS 4302 - Investment and Financial Markets (IFM), Fall 2010 – Fall 2018, Spring 2020 – Spring 2024
- ACTS 4309 – Theory of Options, Fall 2019 – Fall 2023
- ACTS 4301 - Long Term Actuarial Mathematics I (LTAM I), Spring 2011 – Spring 2019

- ACTS 4303 - Long Term Actuarial Mathematics II (LTAM II), Fall 2022
- ACTS 4308 - Financial Mathematics (FM/2), Fall 2012 – Fall 2018
- ACTS 4304 Short Term Actuarial Mathematics I (STAM I), Spring 2012 – Spring 2018, Fall 2019 – Fall 2023
- ACTS 4305 Short Term Actuarial Mathematics II (STAM II), Spring 2020 – Spring 2024

Purdue University

- MA 37300 - Preparation for the SOA/CAS Actuarial Exam FM/2, Spring 2002
- MA 16010 - Applied Calculus I, Fall 2000 – Fall 2001
- MA 16020 - Applied Calculus II, Spring 2000- Spring 2001
- MA 15300 - Algebra And Trigonometry I, Fall 1999

The Ohio State University

- MATH 148 – College Algebra, Fall 1994
- MATH 131 – Calculus for Business, Fall 1995
- MATH 150 – Pre-Calculus, Fall 1996
- MATH 151 – Calculus I, Fall 1995-Fall 1998
- MATH 152 – Calculus II, Winter 1995 – Winter, 1999
- MATH 153 - Calculus III, Spring 1996- Spring, 1999
- MATH 255 - Differential Equations and Their Applications, Fall 1995, Winter 1996

ACTUARIAL EXPERIENCE

HealthMarkets, Inc.

- Reviewed of reserve calculations on a monthly basis.
- Calculated GAAP Benefit Reserves for a number of products.
- Supervised analysis and testing of new and existing reserving factors and techniques for Small Group (a company division).

- Maintained SOX internal control documentation.
- Monitored periodic reserve adequacy.
- Maintained and enhanced valuation systems and processes for Self Employed Agency (SEA) Division.
- Participated ad hoc projects related to monthly financial reporting.
- Responded to requests for financial analysis, information, and other special requests from auditors and management.
- Participated in actuarial projection modeling (cash flow analysis, asset share model).
- Managed two actuarial analysts.

Watson Wyatt Worldwide

- Performed Funding and FAS 87 valuations for four clients: three medium (about 4700, about 1500 and about 1000 lives) and one small (about 50 lives).
- Completed FAS 87 valuation for the Non-Qualified Plan for two clients.
- Assisted in FAS 106 valuations for a medium (about 6000 lives) and a small (about 200 lives) client.
- Provided emergency FAS 87 and FAS 106 valuation support for Houston office.
- Prepared government forms (5500 packages and PBGC forms).
- Conducted non-discrimination testing.
- Performed benefit calculations for multiple clients.
- Supervised benefit and Qualified Domestic Relations Order (QDRO) administration for a medium client (about 5200 lives).
- Certified individual benefit calculations, liaising with plan administrators when appropriate.
- Participated in special projects such as a plan freeze and partial plan termination.
- Involvement in company's special training program for new hires and interns for three consecutive years as a Senior Consultant, then Facilitator and finally as a multi-office Coordinator.

- Worked with Technology Solutions Department on various enhancement features of the company's pension system.
- Developed understanding of plan documentation and relevant legal and regulatory requirements.

Towers Perrin

- Prepared actuarial valuation reports, participant mortality tables and pricing.
- Performed benefit calculations.
- Participated in a client meeting presenting FAS 106 results to one of Towers Perrin major clients.
- Summarized benefit plans for Towers Perrin clients in eleven countries.
- Completed a number of internship projects including a new business development presentation on Sears, Roebuck and Co. and a client meeting presentation at United Airlines.
- Made an internal presentation on definitions in a Pension Plan.

PROFESSIONAL SERVICE

University of Texas at Dallas

- Associate Head of the Actuarial Program
- Full curriculum development for the Actuarial Program
- Undergraduate advisor in Actuarial Sciences
- UG Curriculum committee
- ACTS Program committee
- Assessment committee (co-chair)
- Ph.D. committee member
 1. Rui Xu, Spring 2012
Sequential Analysis of Credibility and Actuarial Risks
 2. Marcel Doru Carcea, Spring 2014

Contributions to Time Series Modeling Under First Order Moment Assumptions

Society of Actuaries (SOA)

- Education and Research Council (member), 10/2023 – present
- Models for Investment and Financial Markets (IFM) Examination and Education Committee (vice-chair), 05/2012 – 12/2022
- Long Term Actuarial Mathematics (LTAM) Examination and Education Committee, 06/2014 – 12/2021
- Short Term Actuarial Mathematics (STAM) Examination and Education Committee, 11/2014 – 12/2021
- Modularization Committee, 01/2021 – 06/2021
- Short Term Actuarial Mathematics (STAM) Examination and Education Syllabus Committee, 09/2016 – 08/2017

ORGANIZED ACTUARIAL PRESENTATIONS AT UTD

No	Company Name	Location	Date
1	American International Group (AIG)	Dallas, TX	01/2014, 10/2022
2	Allstate	Northbrook, IL	09/2018, 09/2019
3	AON Hewitt	Dallas, TX	10/2015, 02/2017, 10/2017, 11/2018, 11/2019, 09/2021, 11/2022, 09/2023
4	Arthur J. Gallagher & Co, Inc	Dallas, TX	03/2016
5	BlueCross BlueShield of Texas	Richardson, TX	09/2011, 10/2012, 09/2013, 09/2015, 11/2016, 10/2018, 01/2019, 10/2019, 12/2020, 09/2021, 09/2022, 09/2023
6	BMS Group	Dallas, TX	10/2021, 01/2023, 10/2023
7	Casualty Actuarial Society (CAS) - liason	Arlington, Virginia/ Dallas, TX	03/2021

No	Company Name	Location	Date
8	Cigna Supplemental Benefits	Austin, TX	10/2013, 09/2014, 10/2015, 09/2018, 09/2019, 11/2020, 04/2022, 02/2023, 09/2023
9	Corebridge Financial	Houston, TX	11/2023
10	DW Simpson, Inc.,	Chicago, IL	02/2011, 04/2012, 04/2013, 12/2014
11	Ernst & Young, Inc.	Dallas, TX	10/2014
12	Fractal Ventures	McKinney, TX	10/2012
13	Gabriel, Roeder, Smith (GRS)	Irving, TX	12/2011, 04/2013
14	GlobeLife/Torchmark Corporation	McKinney, TX	01/2018, 08/2018, 02/2019, 08/2019, 01/2020, 10/2020, 02/2021, 10/2021, 12/2022, 08/2023
15	Graduate Actuarial Program, UT-Dallas	Richardson, TX	03/2014
16	HUB International	Dallas, TX	10/2021, 11/2023
17	IPS Advisors	Dallas, TX	12/2016, 09/2017, 10/2018
18	Lewis & Ellis, Inc.	Richardson, TX	03/2011, 03/2014
19	Liberty Bankers Life Insurance Company	Dallas, TX	01/2011, 01/2024
20	Liberty Mutual	Chicago, IL	01/2012
21	Life Insurance Co of the Southwest and National Life Group	Addison, TX	04/2014
22	LifeSynch	Irving, TX	04/2011
23	Long Term Care Group (LTCG)	Irving, TX	02/2020, 11/2020
24	Milliman Inc: Brad Smith, Chairman and CEO, past SOA president	Dallas, TX	02/2014
25	Milliman Inc.	Dallas, TX	09/2015, 09/2016, 11/2017, 11/2022
26	National Life Group	Dallas, TX	09/2015, 11/2016, 11/2018, 11/2019, 09/2020, 10/2021, 09/2022, 09/2023
27	October Three, Inc.	Dallas, TX	11/2014, 09/2015
28	Optimum Re	Dallas, TX	10/2016, 09/2021, 09/2022, 09/2023
29	Pinnacle Actuarial Resources	Dallas, TX	10/2022, 12/2023

No	Company Name	Location	Date
30	Platinum Underwriters Reinsurance	New York, NY	10/2013
31	Society of Actuaries - liason	Schaumburg, IL/Dallas, TX	10/2016, 02/2018, 01/2021, 02/2021
32	State Farm	Bloomington, IL	11/2023
33	Swiss Re	Dallas, TX	10/2010, 10/2011, 10/2012, 10/2013, 10/2014, 11/2015, 10/2016, 10/2017, 10/2018, 10/2019, 10/2020, 10/2021, 10/2022, 10/2023
34	Symetra Life	Bellevue, WA	11/2020, 11/2022, 09/2023
35	Transamerica	Plano, TX	11/2016, 09/2017, 09/2019, 09/2020, 11/2021, 09/2022, 10/2023
36	USAA	San Antonio, TX	03/2013, 09/2014, 03/2016, 01/2018
37	USHealth Group, Inc.	Dallas, TX	10/2014, 10/2019, 11/2021, 10/2022, 10/2023
38	Willis Towers Watson	Dallas, TX	11/2010, 10/2011, 09/2012, 10/2013, 10/2014, 02/2015, 10/2015, 09/2016, 03/2017, 09/2017, 11/2018, 10/2019

INTERNSHIP AND EMPLOYMENT ASSISTANCE

No	Company Name	Date
1	AIG	09/2014
2	Allstate	09/2018, 08/2019
3	Ally Financial	02/2022
4	American National Insurance	11/2012, 01/2015, 02/2017
5	Aon	08/2014, 09/2015, 11/2018, 09/2019, 09/2021, 08/2023
6	Arthur J. Gallagher & Co, Inc	02/2016
7	BlueCross and BlueShield of Texas	12/2014, 10/2018, 02/2021
8	BMS Group	10/2021
9	Cigna Supplemental Benefits	09/2014, 09/2015, 08/2018, 09/2019, 08/2020, 09/2021
10	CMI	11/2011

No	Company Name	Date
11	DailyAccess	01/2012
12	Department of Defense (DoD)	09/2019, 05/2020, 10/2021, 02/2022
13	Fannie Mae	09/2018
14	Fidelity	09/2021
15	GAINSCO, Inc.	01/2015, 06/2019, 12/2021
16	GlobeLife/Torchmark Corporation	11/2014, 01/2015, 09/2015, 02/2017, 12/2017, 01/2018, 08/2018, 05/2020, 10/2020, 12/2021, 02/2022, 04/2022, 12/2022, 10/2023, 12/2023
17	The Great American Insurance Group	09/2019
18	Goldman Sachs	09/2014, 11/2022
19	GuideStone Financial Services, Inc.	11/2020
20	Hallmark Financial Services, Inc.	10/2014, 03/2019
21	Hay Group	11/2012
22	HealthMarkets, Inc.	09/2012
23	HUB International	05/2019
24	IPS Advisors	12/2016, 01/2018, 08/2018
25	Kemper Insurance	08/2017, 03/2018, 09/2019
26	Korn Ferry	12/2018, 01/2020, 02/2021
27	Lewis & Ellis, Inc.	12/2014, 09/2014, 12/2011, 12/2015, 12/2016, 12/2017, 12/2018, 10/2019, 11/2020, 10/2021, 11/2022, 08/2023, 10/2023
28	Liberty Bankers Life Ins Co	12/2017, 11/2021
29	Liberty Mutual	01/2012, 11/2019
30	Life of the Southwest	02/2012
31	Long Term Care Group (LTCG)	12/2019
32	Mercer	11/2021
33	Milliman	11/2015, 11/2016, 03/2017, 03/2019, 11/2021, 02/2022, 10/2022, 01/2023
34	National Life Group	01/2015, 03/2015, 09/2015, 11/2015, 05/2016, 08/2017, 11/2018, 08/2019, 09/2019, 11/2019, 01/2020

No	Company Name	Date
35	National Summit Insurance Company	04/2021, 01/2022
36	NTA Life & Affiliates, Inc	11/2014
37	NY Life Insurance (NYLIC)	10/2016, 03/2017, 01/2018, 08/2018
38	October Three Consulting	10/2014, 08/2015
39	Oliver Wyman Actuarial Consulting	09/2022
40	Optimum Re Insurance Company	08/2014, 05/2019
41	Palm Beach Accountable Care Organization	10/2017
42	PepsiCo	10/2018
43	Pioneer Natural Resources	10/2018
44	QBE North America	03/2015
45	RGA (Reinsurance Group of America)	09/2023
46	RIH (ReAlign Insurance Holdings)	09/2023
47	Rudd and Wisdon, Inc.	11/2015
48	SOA	03/2015, 01/2017
49	State Farm Insurance	01/2015, 09/2019, 09/2020, 09/2023
50	Swiss Re	10/2012, 11/2011, 10/2012, 10/2013, 10/2014, 10/2015, 09/2016, 08/2017, 09/2018, 10/2019, 09/2020, 09/2021, 10/2023
51	Symetra Life Insurance	09/2020, 10/2022, 09/2023
52	Texas Department of Insurance	05/2016, 01/2017, 10/2018, 01/2022
53	The Pension Benefit Guaranty Corporation (PBGC)	09/2014
54	Transamerica	05/2015, 11/2016, 09/2017, 09/2019, 09/2020, 11/2021, 09/2022, 10/2023
55	Travelers	01/2013

No	Company Name	Date
56	USAA	09/2014, 03/2013, 09/2015, 02/2016, 09/2016, 09/2017, 09/2017, 01/2018, 01/2019, 08/2019, 01/2020, 08/2020, 09/2023
57	USHealth Group	03/2013, 03/2015, 10/2017, 04/2019, 10/2019, 11/2020, 11/2021, 07/2022, 10/2022, 10/2023
58	Willis Towers Watson	10/2015, 11/2016