F. RAY MARTIN

4301 St. Vincent Avenue
St. Louis, Missouri 63119

314-644-6280 (Residence)
314-646-1993 (Home Office)
314-646-0661 (Fax)

314-452-7711 (Cell)
ray.martin@maraconllc.com

PROFESSIONAL ORGANIZATIONS

Member – American Academy of Actuaries – 1980

Fellow – Society of Actuaries – 1989

PROFESSIONAL EXPERIENCE

MarACon, LLC – St. Louis, Missouri **2006**

President & Consultant

- Started a new actuarial consulting practice.
- Preparation of a Group Dental and Vision Pricing Manual, Dollar Based Dental Pricing Manual and other Dental Market Surveys.
- Providing actuarial consulting for health insurance and self funded plans.

The TILLINGHAST business of TOWERS PERRIN – St. Louis, Missouri **1983 – 2006**

Senior Consultant

- Supported firm's health practice consulting including medical, dental, disability, special risks, and long term care.
- Responsibility for preparation and distribution of the Tillinghast HealthMAPS™ Group Dental Manual, Aggregate Stop Loss Manual, Small Group Underwriting Manual, and RESERV system for claim liability calculations.
- Designing, developing and pricing models for large number of products, including dental, vision, disability income, special risk, and post-retirement.
- Appraisal and financial evaluation assignments for health blocks of business.
- Maintained annual dental insurance surveys used by many leading carriers.
- Grew dental actuarial consulting practice. Regarded as a leading dental insurance actuary, for traditional and including Direct Reimbursement products.
- Incorporated Health Actuarial Software into proprietary ALM software.
- Frequent speaker at the Society of Actuaries Conferences on dental and other health insurance topics

BLUE CROSS BLUE SHIELD OF MICHIGAN – Detroit, Michigan **1982 – 1983**

Associate Actuary

Responsible for setting claim reserves for group medical and health business. Prepared actuarial software for estimating IBNR and other reserves based on historical claims.

BLUE CROSS BLUE SHIELD OF KANSAS CITY – Kansas City, Missouri **1979 – 1982**

Assistant Actuary

Hired as first actuary on staff. Responsible for group renewal rating, filing of individual medical and Medicare products, and preparing monthly claim reserve estimates. Priced new products, including first HMO for company.

EDUCATION

Bachelor of Arts in Mathematics and Computer Science University of Colorado – Boulder, Colorado - 1977

Master of Science in Actuarial Science – University of Nebraska – Lincoln, Nebraska - 1979