

# ZACHARY A. FISCHER

FCAS, MAAA

Consulting Actuary

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## Current Responsibility

Zach Fischer is a consulting actuary working out of Milliman's Milwaukee office, a position he has held since joining the firm in 2012. With a strong focus on property and casualty actuarial consulting, Zach brings a wealth of expertise to his role, assisting a diverse range of clients, including commercial insurers, self-insured organizations, and captive insurance companies, with their complex actuarial needs. His specialization in medical professional liability is particularly noteworthy, as he has developed extensive experience in this area over the years. Zach provides invaluable services for physicians, hospitals, and other professionals and entities that require professional liability insurance, ensuring they are well-equipped to manage the risks associated with medical malpractice and other related coverages.

## Professional Work Experience

Zach provides his clients with a wide range of services and is recognized for consistently delivering high-quality work while adhering to deadlines. He offers assistance in several areas, including:

- **Reserving:** Expertise in loss reserving, preparing Statements of Actuarial Opinion, and offering audit support.
- **Product Development and Pricing:** Developing rate indications, creating or updating class and territory plans, conducting competitor rate analyses, and providing rate filing support.
- **Captive / Self-Insurance Assistance:** Conducts feasibility studies, estimates funding requirements, and offers ongoing support for pricing, reserving, and Statements of Actuarial Opinion.
- **Merger and Acquisition Support:** Performs due diligence concerning insurance company unpaid claim liabilities and evaluates pricing adequacy.
- **Financial Modeling and Risk Analysis:** Engages in stochastic (simulation-based) modeling, creates pro-forma projections, analyzes legislative impacts, and aids in AM Best rating reviews.

## Professional Designations

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

## Education

BS, Mathematics, University of Wisconsin-La Crosse

## Presentations and Publications

Zach has authored numerous articles in *Inside Medical Liability* and *Medical Liability Monitor*, where he analyzes the financial results of the medical professional liability industry. He has presented at several Milliman conferences and frequently addresses the boards of directors (or equivalent governing bodies) of his clients.