Milliman Bio

Christopher M. Ruff
FSA, MAAA
Consulting Actuary

CURRENT RESPONSIBILITY

Chris is a consulting actuary with the Philadelphia office of Milliman. He joined the firm in 2013 and was formerly an actuarial associate at CareFirst BCBS.

EXPERIENCE

Chris's experience resides in healthcare, with a current focus on commercial large group and small products, as well as individual health insurance exchange products. His experience includes:

- Assisting several clients with rate development and financial impact analysis in the individual and small group markets
- Development of a large group rating formula
- Working with provider groups in evaluating risk-sharing arrangements with insurers
- Analyzing impacts of CCIIO's implementations of regulations, including evaluations of tools developed for ACA regulatory compliance
- Estimation of accruals and liabilities for ACA risk mitigation programs and MLR rebates
- IBNR reserving
- Plan benchmarking

Prior to joining Milliman, Chris worked in a valuation and financial reporting role at CareFirst. In this position, he developed expertise in reserving, financial forecasting, and statutory financial statement preparation. In addition, he was heavily involved with preparing the annual statements of actuarial opinion and the supporting actuarial memoranda for all CareFirst subsidiaries.

PROFESSIONAL DESIGNATIONS

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

EDUCATION

- B.S., mathematics and computer science, University of Richmond

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