

# J. RICHARD BOER

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## WORK EXPERIENCE

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1990 - 2009                      *Consultant, AIS Risk Consultants, Freehold, NJ*

Consultant for property-casualty insurance working on rates, insurance forms and law changes for an actuarial consulting firm.

- Testified at private passenger rate hearings in Nevada and New Jersey.
- Provided key documentation and support for rate change hearings in California, Massachusetts, North Carolina, South Carolina, Nevada, New Jersey and Texas.
- Analyzed property-casualty insurance rate filings for clients including states and public interest groups.
- Analyzed data and performed reserve analysis for self-insured entities under the direction of the actuary.
- Analyzed data and compiled rate, rule and form filings for insurance companies to submit to insurance departments.
- Analyzed proposed law changes and the effect of the proposed changes for various clients.

1984 – 1990                      *Chief of Rating Bureau, New Jersey Department of Insurance*

Bureau chief responsible for managing the rating bureau which reviewed all property-casualty rule, rate and form filings, except workers' compensation filings.

- Managed the bureau responsible for the review of property-casualty insurance company filings for compliance with New Jersey laws and regulations.
- Supervised three Supervising Rate Analysts.
- Met with insurance companies to resolve issues in their rate filings.
- Reviewed proposed legislation and made recommendations to the Assistant Commissioner.
- Teamed with Legislative and Regulatory Affairs Division in drafting regulations to implement property casualty insurance laws.
- Worked with the Deputy Attorneys General on the presentation of property-liability insurance rate cases in the Administrative Law Court.
- Provided testimony for the Department on automobile rate filings by Prudential Property and Casualty Insurance Company, Allstate Insurance Company, Aetna Casualty and Surety Company and the Insurance Services Office, Inc.
- Commissioner's representative to New Jersey Automobile Insurance Plan Governing Committee and the Motor Vehicle Point Study Commission
- Commissioner's alternate representative to New Jersey Automobile Insurance Risk Exchange Board of Directors
- Member Department Task Force on Automobile Rating Territories

1981 - 1984                      *Supervising Rate Analyst, New Jersey Department of Insurance*

Supervised the unit responsible for the review of all casualty insurance personal lines of business, including automobile, homeowners, personal umbrella and personal inland marine insurance for compliance with New Jersey laws and regulations.

- Priced rate changes due to automobile insurance law changes.
- Supervised team of 4 rate analysts.
- Reviewed insurance analysts' recommendations on all property liability personal lines filings for compliance with New Jersey insurance laws and regulations.
- Analyzed company selections on trend, loss development and expense ratios on more complex

property-casualty rate filings.

- Reviewed property-casualty legislation and made recommendations to the Chief Actuary and/or Assistant Commissioner.
- Instructed insurance analysts on the components of property casualty ratemaking.

*1971 - 1981                      Rate Analyst, New Jersey Department of Insurance.*

Analyzed property-casualty insurance rate filings for the State of New Jersey:

- Analyzed insurance company rate, rule and form filings for compliance with New Jersey laws and regulations and made recommendations to the Chief Actuary.
- Handled policyholders' questions on their property casualty insurance rates.
- Examined insurance companies for compliance with their rating manuals on file with the Department.
- Worked on establishing Chartered Property Casualty Underwriter Program (CPCU) at the Department.
- Testified at hearing in reference to Classifications in Private Passenger Automobile Insurance, 1980.
- Worked with the Deputy Commissioner on the review of private passenger automobile insurance data for the Classification in Private Passenger Automobile Insurance hearing.
- Answered consumer questions on the Department hotline when No-Fault automobile insurance was implemented.

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## **PROFESSIONAL DESIGNATION & AFFILIATIONS**

Chartered Property and Casualty Underwriter  
CPCU Society member

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## **EDUCATION**

Drew University, Madison, NJ

BA, Economics

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## **TECHNICAL SKILLS**

Lotus 123, Microsoft Office Suite