



**Actuarial - Financial - Regulatory  
Insurance Consulting**

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**Cornerstone Actuarial Solutions, LLC (Cornerstone) was formed in 2001. Currently, Cornerstone has two consulting actuaries, George T. Dunlap IV, ACAS, MAAA and Alex Dunlap, FCAS, MAAA, and one Actuarial Analyst, Vanessa Shivers.**

**We have approximately 70 years of Property & Casualty actuarial experience combined, and approximately 36 years of property & casualty actuarial consulting experience combined, and we have previously worked for State Government for a combined total of approximately 21 years.**

**Here at Cornerstone, we believe our firm can best serve your needs for five reasons:**

**Price**

**Experience**

**Responsiveness & Timeliness**

**Transparency**

**Flexibility**

*If you have questions or  
would like more information,  
please call us. We would  
love to hear from you.*



## **George T. Dunlap IV**

George T. Dunlap IV, ACAS, MAAA received a Master of Science degree in Mathematics from Vanderbilt University in 1982. George is also an Associate of the Casualty Actuarial Society and a Member of the American Academy of Actuaries.

George began his career at Aetna Life and Casualty as an Actuarial Analyst performing both rate and loss reserve analyses in the casualty personal lines division.

In 1985, George took the position of Consulting Actuary at Tillinghast/Towers Perrin providing loss reserve, rate analyses, and certifications for self insurance entities and insurance companies.

In 1991, George took an Actuarial position in the Bureau of Forms and Rates at the Florida Office of Insurance Regulation reviewing insurance company and rating organization rate filings and related legislation for commercial lines and provided loss reserve analyses for Medical Malpractice Self Insurance Funds.

In 1993, George became the Chief Actuary in the Bureau of Property and Casualty Solvency and Market Conduct performing reserve analyses on all domestic property and casualty insurance companies and self insurance funds and annually estimated nominal and discounted loss reserves and future cash flows by line of business for the Florida Self Insurance Fund.

In March 2001, George became the Managing Member of Cornerstone Actuarial Solutions, LLC providing property and casualty actuarial services to various insurance companies, municipalities, school boards, and other self insurance entities.

George T. Dunlap IV, ACAS, MAAA has approximately 35 years of property & casualty actuarial experience, and approximately 23 years of property & casualty actuarial consulting experience, which consists primarily of reserve & funding studies for public entities and insurance companies, as well as property & casualty rate filings for insurance companies.

## **Alex Dunlap**

Alex Dunlap received a Bachelor of Science degree in Math Decision Sciences (MDS) with a Second Major in Economics from the University of North Carolina in May 2012. Mr. Dunlap had a cumulative GPA of 3.85, MDS GPA of 3.81 (Highest Honors), Economics GPA of 4.0 (Highest Distinction) and was a member of Phi Beta Kappa. He is also a Fellow of the Casualty Actuarial Society (FCAS) and Member of the American Academy of Actuaries (MAAA).

Mr. Dunlap began his career at Cornerstone Actuarial Solutions, LLC in October 2012 as an Actuarial Analyst where he assisted with both P&C rate filings and loss reserve analyses. In April 2013 Mr. Dunlap took the position of Actuarial Analyst at Builders Mutual Insurance Company, where he provided month end reports, prepared reserving workbooks across multiple commercial lines, worked with Underwriting to integrate predictive analytics, provided data for reinsurance data calls & reconciled data & other reports. He also completed loss cost impacts and rate indications for multiple lines & complied with various regulatory requirements through completing the Schedule P for the Annual Statement and filing support for rate changes.

In June 2017, Alex Dunlap returned to Cornerstone Actuarial Solutions, LLC as a Consulting Actuary where he provides property and casualty actuarial services to various insurance companies, municipalities, school boards, and other self insurance entities.

Alex Dunlap has strong statistical, mathematical, and computer background.

## **Vanessa Shivers**

Vanessa Shivers began her career at the Florida Office of Insurance Regulation where she held various positions in the P&C Forms & Rates area working up to an Administrative Secretary IV wherein she managed four other secretarial positions. Vanessa created & maintained the database of form, rule & rate filings submitted by Insurance Companies. She then became the computer help liaison between all the P&C Bureaus and the IT Department.

In 1994, Vanessa took a position as Office Manager with Professional Insurance Consulting Services where she managed the office & part-time runner positions. She handled all the accounting & payroll, sending invoices & paying bills for the office. She also assisted in preparation of form, rule & rate filings and assisted with IBNR reserve computations for all lines of business

From 6/2000 to 4/2003 Vanessa worked in two different law firms where she worked closely with clients, kept calendars & files on pending cases and prepared files for trial.

In 2003 Vanessa took an Actuarial Analyst position with Cornerstone Actuarial Solutions, LLC where she prepares form and rule filings for all P&C lines of business and assists with IBNR reserve computations for all lines of business. Vanessa prepares bid requests and proposals. She does all billing for Cornerstone Actuarial Solutions, LLC and also maintains the Quickbooks accounting files including preparing & submitting quarterly and annual reports to the CPA for tax purposes and maintaining all the accounting & tax files.

Vanessa has approximately 31 years of property & casualty experience, and approximately 20 years of property & casualty consulting experience and has strong computer knowledge and management skills.