

Carl A. Friedrich

FSA, MAAA
Principal, Consulting Actuary



CURRENT RESPONSIBILITY

Carl is a principal and consulting actuary with the Chicago office of Milliman. He joined the firm in 2002.

EXPERIENCE

Carl specializes in the design and pricing of life insurance, long-term care, and annuity insurance products, with an emphasis on emerging combination multi-line products. He also advises clients on reinsurance, mortality, and financial management issues.

Carl has broad experience in the life insurance industry, with a focus in the area of product development. Prior to joining Milliman, he was the senior financial officer for CNA's life and group operations and president of its international life division. At Milliman, Carl has provided consulting services to a wide variety of life insurance companies, reinsurers, banks, and other financial services organizations.

A frequent speaker at industry meetings, Carl has had various articles published in *National Underwriter*, *The Actuary*, and various financial publications. He has also co-authored several recent research reports for the Society of Actuaries.

PROFESSIONAL DESIGNATIONS

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

AFFILIATIONS

- Served on various ACLI committees, including the reinsurance committee, the Social Security committee, and the actuarial committee.
- Member of the American Academy of Actuaries Working Group on LTC combination product reserves.
- Served on the executive committee of the Insurance Advisory Board of the Katie Insurance School at Illinois State University.

EDUCATION

- BA, Mathematics, St. Olaf College

