William Thornton

Chief Actuary

Chief actuary and FSA with 15 years in life and annuity insurance, serving as appointed actuary for a $22B insurer. Leads valuation, pricing, capital management and reinsurance strategy with a team of 24, and works closely with the board, regulators and rating agencies.

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Experience

Chief Actuary

03/2021 - Present

Trinity Shield Life Insurance

Dallas, TX

Life and annuity insurer with $22B in assets.

- Lead an actuarial department of **24** covering valuation, pricing, modeling and experience studies.
- Sign the annual appointed actuary opinion and principle-based reserving reports filed in 50 states.
- Raise the risk-based capital ratio from 380% to 445% through capital management and 2 reinsurance deals.
- Report quarterly to the board risk committee and brief 2 rating agencies each year.

Assistant Vice President, Valuation Actuary

06/2015 - 02/2021

Lone Oak Financial Life

Irving, TX

- Directed valuation on statutory, GAAP and tax bases, closing each quarter in 12 business days.
- Built asset-liability management reporting that guided a $3B portfolio repositioning.
- Moved pricing models onto a shared SQL data warehouse, cutting run time 50%.

Actuary

06/2011 - 05/2015

Red River Life & Annuity

Dallas, TX

- Priced 6 fixed and indexed annuity products that reached $1.2B in first-year sales.
- Ran mortality and surrender studies on 400,000 contracts.
- Drafted 20 product filings approved in every target state.

Certificates

Fellow of the Society of Actuaries (FSA)

2015

Society of Actuaries

Member of the American Academy of Actuaries (MAAA)

2015

American Academy of Actuaries

Chartered Enterprise Risk Analyst (CERA)

2019

Society of Actuaries

Skills

Valuation

Pricing

Principle-Based Reserving

Capital Management

Risk-Based Capital

Reinsurance

Asset-Liability Management

SQL

Communication Skills

Interpersonal Skills

Education

Bachelor of Science

05/2011

Texas A&M University

College Station, TX

Mathematics