

## Mark E. Litow

FSA, MAAA  
Principal, Consulting Actuary



### CURRENT RESPONSIBILITY

Mark is currently a Director for the Concerned Actuaries Group and on the Board of the Wisconsin Education Association Trust.

He joined Milliman in 1975 and was a principal and consulting actuary with the Milwaukee office of Milliman until his retirement in 2011.

### EXPERIENCE

Mark has been involved with various projects concerning healthcare reform, managed care, disease management, and regulatory issues worldwide. He has been a dominant force in the development of the Medical Savings Account concept in the United States and South Africa and has performed healthcare reform related to financial issues for numerous countries.

Mark's areas of expertise include the projection of health costs for medical and long-term care products and special risk accident and health products; evaluation of healthcare reform proposals; development of medical savings accounts; reform of Medicare, Medicaid and other government programs; estimation of reserves and liabilities; new product development; appraisals of accident and health business as part of a life insurance company; expense and persistency studies; rating and re-rating of individual and group insurance products; and analysis of various risk sharing arrangements. Mark has assisted clients with troubleshooting, pricing, and valuation of reserves and analysis of risk sharing arrangements.

### PROFESSIONAL DESIGNATIONS

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

### AFFILIATIONS

Mark is a member of the Board of Governors of the Society of Actuaries, executive vice president of the Council for Affordable Health Insurance, chairman of the Society of Actuaries Long-Term Care Valuations Task Force, a member of the Society of Actuaries Committee on Individual Medical Insurance and is currently assisting the NAIC in reviewing statutory reserve standards and the Academy of Actuaries in reviewing policy relative to the uninsured. Mark's previous affiliations include the Wisconsin Health Insurance Risk Sharing Pool Committee, the Society of Actuaries Committee on Papers, and the Society of Actuaries Task Force on Medical Savings Accounts.

### EDUCATION

- BS, University of Wisconsin-Oshkosh
- MA, Ball State University

