



## Grover M. Edie

MBA, FCAS, MAAA, CERA, CPCU,  
ARM, ARP

Consulting Actuary

### Contact Information

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### Education

Michigan State University  
MBA in Finance

Emporia State University  
B.A. in Physics

**Grover M. Edie** is a Fellow of the Casualty Actuarial Society, a Member of the American Academy of Actuaries, a Certified Enterprise Risk Analyst, a Chartered Property Casualty Underwriter, an Associate in Risk Management, and an Associate in Research and Planning.

Prior to joining Huggins, Mr. Edie was Vice President and Chief Actuary at GMAC Insurance Company, where he oversaw all actuarial activities including pricing, loss reserving, and enterprise risk management in personal auto, commercial lines, auto extended service contracts, assumed reinsurance and other miscellaneous lines of insurance. He introduced Economic Capital Modeling to the organization during his tenure. His previous employers include Erie Insurance Group, John Deere Insurance, and Insurance Service Office.

Mr. Edie has over 25 years of actuarial experience. He started his insurance career as an underwriter. The primary services Mr. Edie provides to his clients includes Economic Capital Modeling, Enterprise Risk Management, profitability analysis, rate level reviews and filings, and loss reserve analysis.

### Consulting Experience

- Developing Economic Capital Models for ORSA reports, Captive Feasibility studies and Solvency Analysis
- Evaluating insurance corporate financials to assist in determining the likely return of additional capital investments.
- Profitability analysis and developing indicated rate levels and rates
- Preparing rate, rule and/or form filings for submission to regulators.
- Evaluating the adequacy and earnings factors for long-duration contracts, including Warranty Accruals, Vehicle Service Contracts, Guaranteed Asset Protection, Maintenance and Wear Programs and related coverages.
- Providing expert witness testimony
- Evaluating self-insured retention accruals
- Providing advice and counsel for Enterprise Risk Management programs
- Evaluating the adequacy of loss and loss expense reserves

Mr. Edie received a bachelor's degree in physics from Emporia State University, and a Master of Business Administration from Michigan State University.

Mr. Edie is professionally active; he is the current Editor in Chief of the *Actuarial Review* (Casualty Actuarial Society newsletter), the author of "Evaluating the Unearned Premium Reserve for Automobile Extended Service Contracts" for the Casualty Actuarial Society Forum and has been a speaker at several Casualty Actuarial Society Enterprise Risk Management seminars.