



Steven Keshner, FSA, MAAA is Partner with Spring Consulting Group, LLC and Spring's Chief Actuary. He has over 25 years of actuarial, financial, underwriting and strategic insurance experience with a group life, health and pension focus. He provides leadership to Spring's actuarial team and brings a wealth of knowledge and experience in the strategic, pricing and financial arenas of life and health insurance.

Prior to joining Spring, Steven was the Senior Vice President, CFO and Chief Actuary of Nippon Life Benefits in New York, a subsidiary of Nippon Life Insurance Company, a global mutual life insurer. At Nippon, he directed and built the actuarial and underwriting functions including risk management, pricing, reinsurance, product development, and valuation by building a staff of accomplished professionals utilizing best business practices and state-of-the-art technology.

As Appointed Actuary, Steven assures reserves and other actuarial financial statement items are adequate for insurers including captives and employer self-funded plans. Steven has deep business plan experience including development of strategic initiatives and financial projections including deterministic and probabilistic modeling.

Steven has led the development and implementation of numerous strategic initiatives including placing employee benefits in a captive, pooling group together to share medical stop loss risk, building alternative insurance carrier distribution, reinsurance analysis and purchase, utilizing third party administrators and resourcing insurance services to gain cost efficiencies and access to a broad scope of services for insurance carriers including captives.

He also spearheads product initiatives focused on improving rate competitiveness. Examples include tighter medical plan designs and product language, consumer driven health plans, and value added benefits such as low cost, minimally underwritten LTD plans.

Steven earned a B.S. in accounting from the State University of New York at Binghamton. He is a fellow of the Society of Actuaries and a member of the American Academy of Actuaries. Steven is also qualified as an Appointed Actuary, which allows him to sign off on reserves.