

JILL KIRSHMAN, ACAS, CPCU

Consulting Actuary | Kalamazoo, Michigan



With more than 12 years of actuarial and analytics experience, Jill Kirshman brings expertise in pricing strategy, predictive modeling, and regulatory engagement to her work as a consultant. She partnered with carriers, MGAs, and insurtech organizations to improve pricing accuracy, strengthen product performance, and leverage data to drive strategic decision making.

Before transitioning into consulting, Jill worked in product and analytics, overseeing the submission of pricing variables and advanced predictive models to state insurance departments. She worked closely with regulators across the nation, leading a team to successfully launch and maintain a rating and advisory organization in several states.

Earlier in her career, Jill worked in product and pricing at a regional carrier, where she delivered rate indications, guided product enhancements, and collaborated across functions to support enterprise strategy. She began her career in Predictive Analytics, developing GLM based models for homeowners and personal auto.

Across all her roles, Jill is known for her ability to translate complex analytics into clear, actionable insights. In her consulting work, she continues to help organizations modernize pricing, enhance data driven decision making, and navigate an increasingly dynamic insurance landscape.

YEARS OF EXPERIENCE

12

EDUCATION

Western Michigan University, 2009
M.S. Statistics
Liberty University, 2007
B.S. Mathematics

CERTIFICATIONS

Casualty Actuarial Society, Associate, 2024
The Institutes, Chartered Property Casualty Underwriter
(CPCU), 2021

THOUGHT LEADERSHIP HIGHLIGHTS

"The Vehicle Rating Revolution," In2Risk The Institutes CPCU Society, November 2025
"Navigating Vehicle Risk with Machine Learning," Farm Bureau Actuarial Conference, July 2025
"Insuring the Modern Vehicle: Impact of ADAS," In2Risk The Institutes CPCU Society, November 2024
"Dashboards and Data Visualization: Strategy and Best Practices," Society of Insurance Research, March 2023

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc., 2026 – Present
CARFAX Banking & Insurance Group, 2020 – 2026
Hastings Mutual Insurance Co., 2010 – 2015
Auto Owners Insurance Co., 2009 – 2010