

L. Michelle Bradley, ACAS, MAAA, ARM, CERA, CCIS
Consulting Actuary

Michelle is an Associate in the Casualty Actuarial Society (ACAS) and is a Member of the American Academy of Actuaries (MAAA). She also obtained the Associate in Risk Management (ARM) designation and received the award for academic excellence in that program. She served as president for the Casualty Actuaries of the Southeast for the 1999-2000 year. Michelle received the Chartered Enterprise Risk Analyst (CERA) designation in 2013 and the Certified Cyber Insurance Specialist (CCIS) certification in 2023. She has served on the board of directors for the Society of Risk Management Consultants, the Casualty Actuaries of the Southeast, and the Hawaii Captive Insurance Council. She also currently serves on the Advisory Council for Middle Tennessee State University's Master of Science in Professional Science Program, the Middle Tennessee State University's Martin Chair of Insurance Advisory Board, and the Tennessee Captive Insurance Association board.

She has won several industry captive insurance awards. Most notably these include the Captive International US Award winner in the Actuary Individual category in both 2022 and 2023, and the Captive International Influential Women in Captive Insurance recognition in 2024.

Prior to joining SIGMA, from 1990 to September 2003, she was Vice President and Consulting Actuary for Willis Risk Solutions of Willis North America. During this time, she consulted extensively in the areas of actuarial, risk management and enterprise risk management.

In the area of enterprise risk management, she has focused on modeling issues as regards integrated programs that often include non-traditional risks. She has significant expertise in risk mapping and alternative risk transfer mechanisms including captive insurance companies. She has been a member of numerous project teams that provided enterprise risk consultancy services and was part of the project team that completed the integrated program that was hailed the "Deal of the Decade" by CFO Magazine (June 2000).

Michelle has spoken at numerous captive insurance and risk management conferences and has published many articles and papers. She leads actuarial, risk management and special consulting projects for numerous clients in varying industries. These include actuarial analyses, allocation analyses, retention analyses, and captive feasibility loss projections and pro-formas. Additionally,

Michelle has been involved in “letter of credit” negotiations and commutation analyses and has consulted as an expert witness.

Prior to joining Willis, Michelle attended Vanderbilt University, where she taught mathematics courses while pursuing a master’s degree. In 1990, Michelle was awarded the outstanding Graduate Student teaching award for the College of Arts and Sciences and received the M.S. Degree in Mathematics. Michelle graduated summa cum laude as valedictorian from Lipscomb University in 1988, receiving a B.S. Degree in Mathematics.