

JOE GRIFFIN, ACAS, MAAA

Senior Consulting Actuary | San Diego, California



Joe has considerable experience in telematics-based scoring, personal lines predictive analytics, territorial ratemaking and vehicle symbol development. He also has unique experience working with connected-car data. He has worked extensively with insurance company product teams as they deploy innovative products like telematics programs for top ten insurance carriers.

Joe has a deep understanding of the regulatory filing process for rate service organizations, having led the filing team for a telematics-based insurance scoring company for several years. He also has experience designing and deploying embedded insurance offerings for Original Equipment Manufacturers (OEMs), which includes

liaising with privacy, legal, engineering, brand, insurance agents and others.

Joe has also made numerous presentations to industry professionals regarding usage-based insurance, personal lines pricing and ratemaking topics.

★ Qualified to sign statements of actuarial opinion per the American Academy of Actuaries (AAA)

YEARS OF EXPERIENCE

19

EDUCATION

University of California-San Diego, 2004
B.A. Mathematics and Economics

CERTIFICATIONS

Casualty Actuarial Society (CAS), Associate, 2018
AAA, Member, 2024

PROFESSIONAL VOLUNTEERISM

CAS

Webinar Working Group, 2025 – Present
Ratemaking Working Group, 2025 – Present

AAA

Auto Insurance Committee, 2026 – Present
Homeowners Insurance Task Force, 2026 – Present

THOUGHT LEADERSHIP HIGHLIGHTS

“The Future of Territorial Ratemaking,” Pinnacle APEX, May 2026

“Navigating Vehicle Risk with Machine Learning: Insights and Innovations,” CAS Ratemaking, Product and Modeling (RPM), March 2026

“How Traffic and Location Intelligence Transforms Auto Insurance Risk Assessment,” InsureTech Connect (ITC) Vegas, October 2025

"Smarter Data, Better Pricing: Enhancing Auto Insurance Risk Assessment with Location and Traffic Data," TomTom Webinar, May 2025

"The Vehicle Rating Revolution: Implementing Whole-vehicle Data in Auto Insurance Underwriting," CAS RPM Seminar, March 2025

"Using Emerging Driving Data Analytics to Price Policyholders for Maximum Profitability," ITC Vegas, November 2023

"Using Telematics Data Beyond Pricing," CAS RPM Seminar, 2019

"The Future of Insurance: Evolution of the Telematics Ecosystem," ITC Vegas, October 2018

"The Future of UBI: Analytics and Distribution," CAS RPM Seminar, 2018

"UBI and Telematics Innovations," CAS Annual Meeting, 2018

"Territorial Risk Classification Using Spatially Dependent Frequency-Severity Models," CAS RPM Seminar, 2016

"Modeling High-Dimensional Interactions in Personal Auto," CAS RPM Seminar, 2016

"Application of Text Mining in Claims Analytics: A Case Study," CAS RPM Seminar, 2016

"Statistically Based Territorial Modeling," CAS RPM Seminar, 2015

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc., 2024 – Present

Rivian Automotive, 2020 – 2024

Octo Telematics, 2017 – 2020

Willis Towers Watson, 2007 – 2017