

Professional Biography of Dale F. Ogden  
Libertarian Candidate for Insurance Commissioner

Dale F. Ogden is president and founder of Dale F. Ogden & Associates. He has had twenty-four years of insurance-related experience, and for more than eighteen years has provided a variety of actuarial and management consulting services to insurance and reinsurance companies, regulators, self-insureds, government entities, individuals, owners and would-be owners of insurance and reinsurance companies, and other entities. He has provided consulting services in virtually every insurance product area including private passenger and commercial automobile liability and physical damage, homeowners, accident & health, medical, dental, title insurance, warranty, general liability, workers compensation, marine, aviation, commercial multiple peril, professional liability, products liability, directors and officers liability, fidelity, surety, reinsurance, excess and surplus lines, and continuing care retirement communities. He has provided assistance in designing, funding, and reserving for self-insured programs involving workers compensation, automobile liability, and other types of exposures. Among the hundreds of clients he has serviced over the past eighteen years, he has consulted with and provided expert testimony for state insurance regulators; planned and implemented rehabilitations and liquidations of financially troubled insurance companies; consulted with executive agencies of the federal government and with the executive and legislative branches of state governments to help improve insurance regulation by drafting laws and regulations that promote the free market, in other words, get the government out of the way and let competition work.

Mr. Ogden founded his firm in San Pedro, California in 1987 and is self-employed as an independent insurance consultant and actuary. His firm was inactive from December 1991, through October 1994, during which time he was employed as a Senior Manager in the Los Angeles Office of KPMG Peat Marwick LLP, a “Big Six” accounting firm, where he was in charge of providing casualty actuarial services principally for clients located in the western regions of the United States.

Before founding his firm, he was Executive Vice President and Chief Operating Officer of Kramer Capital Consultants, Inc. (“KCC”). While at KCC, he was also President and Chief Executive Officer of Kramer Risk Services (“KRS”), a subsidiary of KCC organized under his direction to provide long-term, cost-effective claims, risk management, and loss control services to liquidators, captive insurers, risk retention groups, and self-insureds. He also served as an officer and director of Kramer Capital Consultants, Kramer Capital Managers, KCP Holding Company, National American Insurance Company of California, and Kramer Risk Services, and was a General Partner of Kramer Capital Partners. He was appointed Chief Executive Officer of the National American Insurance Companies during their voluntary withdrawal from the insurance business. He reorganized the companies’ operations, consolidated the remaining run-off business into one company, and assisted the Companies’ ultimate parent with the sales of the widely-licensed shells to non-related parties and of the remaining operating entity to an affiliate of KCC.

Prior to joining KCC, Mr. Ogden was a Manager in the New York Office of KPMG Peat Marwick LLP, where he provided casualty actuarial consulting services and assisted with the audits of insurance and reinsurance companies and various self-insured entities. Prior to joining KPMG, he was Chief Actuary for the Maryland Automobile Insurance Fund. Prior positions in the insurance industry included field underwriting and claims investigations and life insurance sales. His insurance experience began while attending college with part-time and summer work as a field representative for Equifax Services, Inc., in Baltimore.

Mr. Ogden received a Bachelor of Arts degree in mathematics from Towson State University, where he has served as a director of the Alumni Association. He did postgraduate work in actuarial science at Loyola College of Baltimore, and has completed actuarial, insurance, and management-related courses at the College of Insurance and other institutions. He continues his professional education as a participant and frequent speaker at professional and industry seminars and workshops. He has been an instructor for actuarial, accounting, and CPCU courses, and has testified as an expert before courts of law, state insurance departments, and state legislative committees.

He is an Associate of the Casualty Actuarial Society, where he has served as a member of the Subcommittee on Financial Reinsurance, and an Associate of the Society of Actuaries. He is also a Member of the American Academy of Actuaries, where he has served as a member of the Committee on Property and Liability Issues. He is a member of the United States Section of the International Actuarial Association (“IAA”) and ASTIN, the IAA’s section for actuarial studies in non-life insurance and risk theory.