

Justin Hornburg Consulting

Group Insurance Actuarial Consulting



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Experience

2020-Current Owner/President, Justin Hornburg Consulting (JHC) dba/aka Group Insurance Actuarial Consulting (GIA)

- Providing actuarial services to the group insurance and employee benefits community

2010-2021 First Vice-President & Actuary, American Benefits Consulting (An Alliant Insurance Services company)

- Led the financial team, providing underwriting, financial, data and account management services for the largest firms across a variety of industries
- Provided group insurance and benefits underwriting/pricing, carrier negotiations, data analytics, client management, carrier and other partner relations
- Focus/Expertise in Group Life, Disability, Leaves of Absence, Dental, Vision, Voluntary Products and Captive Insurance
- 50+ clients in group insurance/benefits, average client size 10,000+ covered employees/retirees

2007-2010 Owner/President, Justin Hornburg Consulting

- Created Justin Hornburg Consulting after 18 years with MetLife
- Performed actuarial/analytics projects for clients in insurance, automotive and consulting
- American Benefits Consulting (ABC) was a client, and in 2010 I became an ABC employee.

1989-2007 Vice-President & Actuary, MetLife

- Various rotations and assignments in New York, New Jersey and Detroit, in large employer group insurance, individual life insurance, and small group medical insurance

- o Early in my career my large group work included medical, until MetLife exited the medical business, and then focused exclusively on life insurance, disability and dental
- Majority of career spent in Detroit National Accounts Customer Unit, serving customers in the automotive industry; significant exposure to customers in other industries

About Us

Professional

- 30+ years of experience in group insurance and employee benefits
- Started at MetLife in 1989 as an actuarial student
- Majority of MetLife career working on large group insurance customers, mainly life insurance, disability, dental and vision, with a focus on automotive manufacturers and suppliers in the Detroit area
- Left MetLife in 2007 to start Justin Hornburg Consulting (JHC)
- American Benefits Consulting (ABC) was a client of JHC, and I ultimately became an ABC employee, in 2010
- Worked for ABC for 10+ years, helping large clients in many industries with their group insurance and employee benefits plans, and helping clients and their carriers and other providers partner together effectively for the benefit of clients' employees
- In 2020, re-started Justin Hornburg Consulting (now aka/dba Group Insurance Actuarial Consulting) to leverage my experience and professional interests across the entire group insurance and Employee Benefits community
- Fellow of the Society of Actuaries (FSA), Member of the American Academy of Actuaries (MAAA) and Fellow of the Conference of Consulting Actuaries (FCA), of which I was a member of the Board of Directors from 2014-2020 and the Executive Committee from 2017-2019

Personal

- Born in San Francisco in 1967
- Grew up in The Bronx, New York City, went to Cardinal Spellman High School and New York University (Math major, Economics minor)
- Moved to Michigan in 1991 with my job at MetLife, have lived in the Detroit area permanently since 1996
- Married to Julie Angeli (writer, Michigan State grad), with two children: Nick (mortgage underwriter, Michigan grad), Claire (student, NYU class of 2023)
- 3 Cats (yes, I am a crazy cat person)
- Hobbies and interests and such: Guitar (new hobby during COVID), golf, reading, crossword puzzles, traveling (when we can again), tennis, cycling, watching college and pro football with my family