



About Us

AJA Risk Management Consultants, Inc., was founded by Ben Silberstein in 1982 to provide independent property/casualty consulting services to insurance companies and large commercial accounts. Based in midtown Manhattan, AJA concentrated on providing traditional actuarial services in workers' compensation, automobile liability, general liability and medical malpractice.

As AJA expanded, the firm developed a specialty in alternative risk management, particularly self-insurance and domestic and offshore captive programs. From the start, staff members have served as "thought partners" to their clients, providing innovative solutions to challenging, risk-related business issues. In 1992, with clients located throughout the United States, the firm moved to East Brunswick, NJ. In 2001, Ben opened a second office in the Berkshires of Western Massachusetts. Two years later, he consolidated the two offices into the current location in Great Barrington, MA.

Ben Silberstein, FCA, MAAA, ACAS

Ben Silberstein holds a BS in mathematics from Brooklyn College. His business career began at Home Insurance Company in New York City, where he became chief actuary for Personal and Commercial Lines ratemaking. In 1978, Ben became the first property/casualty actuary hired by Marsh & McLennan, the world's largest retail broker. He was responsible for providing actuarial support to large commercial accounts across the country. He founded AJA Risk Management in 1982.



As president of AJA, Ben developed his specialty area of alternative risk. He is recognized as a Qualified Loss Reserve Specialist in all major captive jurisdictions, including Vermont, Colorado, Hawaii, South Carolina, Bermuda and the Cayman Islands. He has been involved in the formation of numerous captives, risk retention groups and risk purchasing groups. He holds designations as Fellow of the Conference of Consulting Actuaries (FCA), Member of the American Academy of Actuaries (MAAA) and Associate of the Casualty Actuarial Society (ACAS).

Interesting facts: Ben has three children—Adam, Jennifer and Arielle, a.k.a. AJA. He and his wife Elaine, an Interior Designer, enjoy hiking, being outdoors and participating in community activities. Ben is a member of Rotary, the Chamber of Commerce and his local synagogue.

Abby Ouimet, ACAS, MAAA Consulting Actuary

Abby Ouimet graduated with a BA in Physics from Amherst College. She currently holds designations as an Associate of the Casualty Actuarial Society (ACAS) and a Member of the American Academy of Actuaries (MAAA). Abby began her insurance career as an actuarial analyst at AJA. While pursuing her actuarial fellowship, she has consulted on virtually all of AJA's accounts including large self-insured entities, captive insurance companies, risk retention groups, and traditional property-casualty insurance companies. Abby has provided both loss forecasting and reserving expertise in lines of business such as automobile liability, professional liability, general liability, workers' compensation, medical malpractice, and products completed operations. Abby currently resides in Cincinnati with her husband and two daughters and heads up the Cincinnati/Northern Kentucky branch office of AJA.



Interesting fact: Abby's husband, Joe, works as a scout for the Cincinnati Reds. While it would seem their work is worlds apart, they actually enjoy talking "shop" as Abby's actuarial background teams up well with the statistical side of baseball.

Daniel H. Neilson, PhD

Dan Neilson holds a PhD in economics from Columbia University and a BA in mathematics and music from Bard College at Simon's Rock. His economics expertise is in financial markets and the banking system, including current work on the behavior of short-term interest rates during the financial crisis. Prior to joining AJA, he worked for major financial institutions providing economic and risk analyses with emphasis in financial and alternative risk. He brings extensive training in statistics, quantitative analysis, and financial and enterprise risk management (ERM) to the AJA team.



Interesting fact: Dan lives with his family in Housatonic, MA. He serves on the board of directors of Berkshares, the Berkshire region's local currency. He enjoys hiking, cycling, and snowshoeing.