



Derek W. Freihaut

FCAS, MAAA
Senior Consulting Actuary

Contact information

Pinnacle Actuarial Resources, Inc.
2817 Reed Road
Bloomington, IL 61704
www.pinnacleactuarial.com

Direct: (309) 807-2313
Mobile: (309) 846-5523
Data: (309) 807-2301
Email: dfreihaut@pinnacleactuarial.com

Focus

Loss Reserving, Funding Studies,
Loss Cost Projections, Captive
Feasibility Studies, Risk Transfer
Analyses, Personal and Commercial
Lines Ratemaking

Education

Rose-Hulman Institute of Technology
B.S. Mathematics

Certifications

Fellow of the Casualty Actuarial
Society (FCAS)

Member of American Academy of
Actuaries (MAAA)

Professional Experience

Derek Freihaut is a Senior Consulting Actuary with Pinnacle Actuarial Resources, Inc. in the Bloomington, Illinois office. He holds a Bachelor's Degree in Mathematics and Economics from Rose-Hulman Institute of Technology in Terre Haute, Indiana. He has nine years of actuarial experience in the property/casualty insurance industry.

Mr. Freihaut is a Fellow of the Casualty Actuarial Society (FCAS) and a Member of the American Academy of Actuaries (MAAA). He currently serves as Chair of the Casualty Actuarial Society (CAS) Education Policy Committee and is a member of the CAS Syllabus Committee.

Mr. Freihaut has considerable experience in assignments involving Loss Reserving, Funding Studies, Loss Cost Projections, Captive Feasibility Studies, Risk Transfer Analyses, and Personal and Commercial Lines Ratemaking.

Prior to joining Pinnacle, Mr. Freihaut was employed by State Farm Insurance where his responsibilities included personal and commercial lines pricing. His pricing duties included private passenger and commercial auto, commercial multi-peril, and rental program lines of business.

Engagement Experience

- Advises multiple self-insured entities, captives and insurance companies on matters relating to setting rates and financial reporting of unpaid claims liabilities, routinely presenting to Boards of Directors and Executive Committees charged with financial reporting
- Assists in the internal audit process of numerous off-shore captives for four second tier accounting firms
- Assists state insurance departments, audit firms and insurance companies on determining risk transfer in reinsurance contracts consistent with FASB 113 and SSAP 62
- Advises multiple group captive insurance companies on matters relating to financial reporting of unpaid claims liabilities and funding
- Assists several government entities programs on matters relating to setting rates and estimating unpaid claims liabilities
- Assists on numerous legislative costing estimates for medical professional liability reforms
- Assists in regulatory review of rate filings and market examinations

Publications/Presentations

- "Common Pitfalls and Practical Considerations in Risk Transfer Analysis," CAS E-Forum, Spring 2009
- "Actuarial Details of risk Transfer Come to the Forefront," *Pinnacle Monograph Series*, June 2008
- "Fundamentals of Loss Reserving and Introduction to Schedule P," ISU's Ken Smith Financial Regulators Program 2008 - Present
- "Determining Risk Transfer in Reinsurance Contracts," *Pinnacle Apex Discussion Series*, August 2007