

# The Pinnacle Difference

On the surface, actuarial firms can look alike. At Pinnacle, customer service is more than a catch phrase; it is the only way we do business. Since customer service can mean many things to many clients, Pinnacle strives to find new ways to meet and exceed customer needs each day.

## The Pinnacle Difference means

- Knowing each client and considering their unique business goals, geographic and industry mix, risks and culture
- Providing responsive customer service that is timely, dependable and focused on the unique and evolving needs of our clients
- Effectively communicating our findings to deliver objective, understandable reports, presentations and expert analyses
- Emphasizing knowledge transfer for all assignments, resulting in greater customer satisfaction and better understanding of our work product
- Applying multi-disciplinary expertise and experience, coupled with marketplace knowledge and state-of-the-art technologies, to each customer's project

## Pinnacle's Mission and Vision

### Pinnacle's Mission

To provide timely, independent actuarial and management consulting services with integrity, skill and care that exceed customer expectations and fulfill Pinnacle's responsibilities to its colleagues, the actuarial profession and the public.

### Pinnacle's Vision

To be the actuarial consulting firm of choice, with a reputation of exceptional service and uncompromising excellence.

## Locations

Pinnacle's offices are conveniently located nationwide.



Bloomington • Atlanta • Chicago • Columbus • Detroit • Indianapolis • New York • San Francisco • Saratoga Springs

## Contacts



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▲ To learn more about Pinnacle's services and products, please visit [www.pinnacleactuarial.com](http://www.pinnacleactuarial.com).



**Pinnacle Actuarial Resources, Inc.** is an independent actuarial and management consulting firm owned by its professional staff. Ranking among the top 10 largest property/casualty actuarial firms in the United States, Pinnacle's reputation for uncompromising professionalism, expertise and outstanding service explains why more and more companies and organizations consider Pinnacle to be the firm of choice for actuarial services.



## Services

### Alternative Markets

Pinnacle meets the needs of captive and self-insurance programs through services such as funding studies, loss and loss adjustment expense reserve accruals, analysis of confidence levels, tail funds, retention levels and surplus allocation for retained loss exposures for traditional and non-traditional coverages.

### Reinsurance

Pinnacle helps reinsurance buyers structure optimal reinsurance program retention, evaluate risk transfer, prepare submission data, and develop pricing strategy for catastrophe-exposed businesses.

### Regulatory Assistance

Pinnacle consultants provide actuarial assistance to numerous state insurance departments including rate filing reviews, financial examinations, liquidation/rehabilitation and risk transfer testing.

### Enterprise Risk Management

Using state-of-the-art insurance risk modeling techniques, Pinnacle's ERM services provide in-depth evaluation of risk factors facing insurers to create unique business solutions for measuring risk.

### Legislative Costing

On behalf of industry trade associations, regulators and state legislative policy makers, Pinnacle conducts research and analysis of the cost impact of new or proposed insurance-related legislation and the effects of court decisions.

### Predictive Modeling Applications

As a market leader in applying Generalized Linear Modeling (GLM) and other statistical techniques to insurance data analysis, Pinnacle offers an array of predictive modeling services. Applications include developing rating plans, insurance scoring, underwriting and tiering plans, refining vehicle classification plans, improving territorial boundaries, analyzing customer responses and creating expert claims models. Pinnacle has expertise in all major personal and commercial lines of insurance.

### Litigation Support

Expert witness services and litigation support for arbitration, class action suits, administrative hearings and state and federal court cases.

### Pricing and Product Development

By applying a unique depth and breadth of experience, Pinnacle's ratemaking analyses address persistent underwriting losses and classification problems, improve risk selection and develop more sophisticated rating plans, tiering plans, territory refinement and cession strategies.

### Loss Reserving

Pinnacle provides expertise in all aspects of property/casualty insurance loss reserving, including Statements of Actuarial Opinion for insurance companies, captives and self-insureds. Pinnacle also supplies skilled proficiency to state insurance regulators on financial examinations and interfaces with auditors.

## Products

### Summit™

Helps develop and enhance geographic rating definitions by using smoothing and clustering techniques with a PC-based Visual Basic software tool.

### MarketPointe™

Reveals auto market penetration by detailed market, geographic, driver and vehicle segments to better explain a company's market penetration and predict penetration levels in new markets.

### RateMapper®

Delivers a competitive analysis model with color-coded maps for personal auto, homeowners and business owners that displays rate comparisons for risks as defined by the user.

### Pretium®

Allows the creation of Generalized Linear Modeling to analyze insurance cost drivers and customer responses using advanced predictive modeling techniques.

### ISS Fast Track Plus™

Displays customized auto and homeowners trend information in an easy-to-use Excel format on a state, regional or countrywide basis. Fast Track Plus also includes easy-to-read graphs that display trends and compares individual state experience to countrywide exposures.

### Customized Pricing Models

Offer large account pricing models for several industries, including long-haul trucking, public livery programs, municipalities and coverages, such as workers compensation.

### Industry Benchmark Data

Analyze industry frequency, severity and pure premium trends, loss development patterns and size of loss distributions by line of business and industry (e.g., long-haul trucking).

### Territory Map Library

Provides a vast library of competitive personal auto, homeowners and businessowner policy (BOP) rating territory boundary maps.

### MSB's PerilVision™

Pinnacle is also partnered with MSB to provide PerilVision, which predicts loss potential for each cause of loss to deliver a peril-specific score and composite score per policy risk. Besides maintaining PerilVision, Pinnacle also provides evaluation and implementation support.

### SAS® Products

As a consulting alliance partner with SAS, an international leader in software products for data collection, manipulation, analytics and implementation, Pinnacle offers SAS products and helps customers optimize their SAS products.

### Pinnacle's customers include:

- Eight of the nation's top 10 largest property/casualty insurance companies and dozens of small and medium-sized insurers
- Five of the 10 largest policyholder-owned captives and hundreds of other self-insured employers and groups
- Over 20 state insurance departments and other government insurance entities
- Industry trade associations, law firms, arbitrators and accounting and audit firms

## Special Studies



### Pinnacle's Special Studies

Pinnacle is committed to providing studies that contain timely, accurate and relevant information. Pinnacle monographs, in-depth studies, newsletters, news flashes and other publications can be found at [www.pinnacleactuaries.com](http://www.pinnacleactuaries.com).