

Pinnacle Expertise

Pinnacle's team of experienced consultants understands your unique challenges as part of the healthcare industry. Our expertise comes from years of working on similar projects with our customers.

Legislative costing including:

- Caps on non-economic damages
- Attorney contingency fees
- Medical review panels
- Physician apology or "I'm Sorry" laws
- Government insurance programs
- Collateral source rules
- Statutes of limitations

Ratemaking studies for medical professional liability insurance products

Captive funding and feasibility studies

Loss reserve analyses for insurance companies, captives, risk retention groups and self insurance programs

Actuarial studies for government insurance operations including patient compensation funds, birth-related neurological injury funds, and joint underwriting associations

Regulatory assistance including rate filing reviews, financial examination support and review of captive applications

Analysis of medical malpractice reinsurance programs including risk transfer and contract pricing

Industry studies for healthcare associations and policymakers



How can we help you today?

About Pinnacle

Pinnacle Actuarial Resources, Inc. is an independent actuarial consulting firm that also provides data and risk management services. We're large enough to provide a wealth of expertise and world-class solutions — yet small enough to be flexible, timely and cost-effective.

Owned by our professional staff, Pinnacle ranks among the top 10 largest property-casualty actuarial firms in the United States. Our reputation for uncompromising professionalism, expertise and outstanding service explains why more and more organizations consider Pinnacle to be the firm of choice for actuarial services.

Customized solutions.

Clear communication.

Extreme service.

They're all part of the Pinnacle Difference.

Articles and Resources

Pinnacle's experts have spoken widely and authored a number of thought leadership articles and monographs, available at:
www.pinnacleactuarial.com/KnowledgeCenter

Contact Information



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Healthcare Industry



Actuarial Services for a Dynamic Industry

**Industry Expertise
Customized Service**



Healthcare Industry

Actuarial Services for a Dynamic Industry

The medical professional liability system presents constant challenges to healthcare providers and others who want to improve the healthcare system. Accurate, timely and quantitative information is required on everything from indicated loss reserves and funding estimates to the impact of proposed legislation.

Pinnacle's experts understand the spectrum of risks inherent in delivering healthcare services in today's litigious environment. We have worked in every aspect of medical professional liability insurance on local, statewide and national levels.

Our experience equips us to develop accurate and efficient analyses for strategic management of your

healthcare liability exposures. We work with the unique issues associated with numerous specialties and state tort systems, including both traditional and alternative insurance programs.

Our actuarial reports will reflect the dynamic forces at work in the healthcare industry to the maximum extent possible. We provide **reserve analyses** that estimate proper accruals for prior years' claims. Pinnacle's **ratemaking and funding studies** estimate expected costs for the upcoming policy period's claims. **Pro forma financial statements** use the results of funding studies to estimate a program's performance over several years.

we hear you clearly



Why Pinnacle?

We provide strategic solutions across the diverse healthcare industry

- Healthcare Providers of All Specialties
- Hospitals and other Healthcare Facilities
- Captive Managers
- Insurers and Reinsurers
- Insurance Regulators
- Legislators
- Industry Associations
- Managing General Agents (MGAs)
- Managing General Underwriters (MGUs)
- Government Insurance Programs

We also provide **legislative costing studies** that project the potential impact of current or proposed reforms. Our **industry studies** provide comprehensive, objective information about the medical professional liability landscape. In all of our client relationships, we do everything we can to be responsive to our customer's unique situations and needs.

We strive to provide extreme service by clearly and effectively communicating complex actuarial topics in plain language and responding quickly to meet your needs. Regardless of the task at hand, Pinnacle will provide outstanding customer service to meet and exceed your expectations.

That's the Pinnacle Difference.

Experience the Pinnacle Difference!