

Pinnacle Expertise

Pinnacle's team of experienced consultants know the unique challenges you face with the use of predictive modeling. Our expertise comes from years of working on a variety of projects with our customers.

Claims - Data analysis techniques can uncover how key factors such as reporting delays, vendors, independent adjusters, attorney involvement, injury type and claimant characteristics impact your claims process.

Pricing - Identifies rating plan elements that can be more accurately priced or added for additional risk segmentation.

Customer Value - Develops long-term view of customer value and determines how to best use this information for more profitable long term business decisions.

Marketing - A predictive modeling marketing analysis helps you effectively target potential new business.

Price Optimization - Takes into account many business considerations - competitiveness, new business flow and expected profitability, losses and retention - to take your pricing and profitability to the next level.

Retention and Conversion Analysis

Determines the likelihood that an insurer can write or retain a risk based on its risk characteristics, marketplace competitiveness, marketing channels and historical price changes.

Territory Definitions - Helps insurers develop state-of-the-art rating territories by applying territorial clustering and smoothing.

Vehicle Characteristics - Assesses the impact of personal and/or commercial vehicle characteristics on claims and rates.

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.pinnacleactuaries.com/KnowledgeCenter

Contact Information



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Predictive Modeling

Applying Predictive Analytics to Insurance

Using Analytics to Drive Innovation



Predictive Modeling

Predictive modeling is a process of analyzing data at its most granular level. It can help unlock descriptive information embedded in that data allowing you to better segment, price, market, settle claims and manage the products you write. Once considered just an innovative technique for the insurance industry, predictive modeling is now necessary for the success of personal and commercial insurers of all sizes.

Pinnacle will focus on the specifics of your business and help you determine how predictive modeling can help your organization.

Our clients put Pinnacle's nationally-recognized predictive modeling expertise to work for their pricing, underwriting, claims and marketing

needs. You'll experience substantial benefits from our predictive modeling solutions:

- Risk pricing and selection
- Claims and underwriting process improvements
- Profitable, long-term customer identification

Pinnacle will develop specific predictive modeling applications or act as advisors to your predictive modeling team. Since Pinnacle has a commitment to knowledge transfer, we offer training so your team can learn how to apply both basic and state-of-the-art predictive modeling techniques.

we see you clearly



As recognized leaders in predictive modeling, we have completed numerous analytics projects for insurers of all sizes, from top 10 property and casualty insurance companies to small insurers. Due to our more than 300 years of combined experience in property/casualty insurance and financial services, we deliver more than a model - we provide marketplace expertise to boost results.

Pinnacle is committed to transferring our knowledge of the predictive modeling process to its clients. Our modeling tools are flexible and quick enough to perform applications in real time at your office. Since we place a great emphasis on knowledge transfer, we are happy to walk you through the process so next time, you can do it yourself.

We provide market expertise to assist in effectively implementing model results.

Why Pinnacle?



Expertise - Pinnacle has over a decade of experience with a wide variety of predictive modeling client projects and industry thought leadership. This leads to easier data compilation, better analyses and smoother IT and regulatory implementations.

Knowledge Transfer - Our emphasis on knowledge transfer results in greater customer satisfaction and the ability for clients to perform future analyses internally.

Communication Skills - Pinnacle's superior communication skills make complex models understandable and assist in better business decisions and greater customer value.