

## Domiciles

Pinnacle knows that local knowledge is important and provides local expertise in many domiciles, such as:

- **Cayman Islands** - actuary for over three dozen captives
- **Vermont** - retained by state insurance department to review captive applications and reserves
- **Bermuda** - approved captive loss reserve specialists
- **District of Columbia** - appointed actuary for captives and risk retention groups
- **British Virgin Islands** - approved to certify captive reserves
- **South Carolina** - approved to certify captive reserves
- **Arizona & Nevada** - active in both domiciles
- **Hawaii & Delaware** - approved to serve as appointed actuary

## Industry Niches

A representative sample of industries where Pinnacle has expertise:

- Attorneys
- Contractors
  - Electrical
  - Plumbing
  - HVAC
  - Hazardous Materials
  - Concrete
- Employee Leasing
- Farm/Agricultural
- Financial Institutions
- Health Care
  - Hospitals
  - Nursing Homes
  - Clinics
  - Physicians Groups
- Hospitality/Restaurants
- Manufacturing
- Petroleum
- Pharmaceuticals
- Public Entities
  - Cities and Counties
  - Housing Authorities
  - Transit Authorities
  - Universities
- Public Livery
  - Taxis
  - Bus Lines
- Temporary Staffing
- Trucking
- Utilities
- Wholesalers/Distributors

## About Pinnacle

**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. Pinnacle's expertise in alternative markets includes serving five of the 10 largest group captives as well as hundreds of self-insured employers and groups, captives, municipal pools, manufacturers, public entities and universities.

## The Pinnacle Difference

Here's what you can expect from Pinnacle:

- A strong desire to understand our customers and consider their unique business goals, geographic and industry mix, risks and culture
- Responsive customer service that is timely, dependable and focused on your unique needs
- Effective communication of our findings, featuring objective, understandable reports, presentations and expert analyses
- Emphasis on knowledge transfer which results in greater customer satisfaction and better understanding of our results and products
- Multi-disciplinary expertise and experience, combined with marketplace knowledge and state-of-the-art technologies, tailored to each customer's projects

## Contact Information

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# Captives & Alternative Markets

Actuarial and Risk Management Services

Customized Service  
Sets Pinnacle Apart

**PINNACLE**  
ACTUARIAL RESOURCES, INC.  
  
*The Firm of Choice*

## Pinnacle's Customized Service

Pinnacle understands that each company's insurance program must reflect its unique risk characteristics. This means you can:

**Expect** our consultants to get to know your company and appreciate its unique business goals, geographic and industry mix, risks and corporate culture.

**Anticipate** that Pinnacle's consultants will provide responsive customer service. Regardless of your actuarial needs, Pinnacle is committed to timely and dependable responses.

**Depend on** understandable reports and presentations from Pinnacle's consultants. Pinnacle always provides the highest level of professional service. We then go further by effectively communicating so clients can get the most from Pinnacle's expert analyses.

## Pinnacle's Team

Pinnacle has a dedicated staff of actuarial analysts and consultants focused on serving the alternative markets. Pinnacle has developed a wide variety of industry benchmarks to more accurately compare program results to larger, more credible claims data. Because Pinnacle's dedicated team focuses on captive and alternative markets projects, they have developed efficient applications for this work and are experts at understanding program characteristics, evaluating data, producing analyses and interpreting results.

## Program Design/Structure

Pinnacle helps alternative risk owners, managers and service providers select risk retentions that optimize the balance between risk capitalization and market conditions.

Pinnacle provides valuable insights that will help you select a program structure that suits your needs. This advice is based on our work with the various forms of self-insurance (e.g. "pure" captives, segregated cells, RRGs, agency captives, large deductible plans).

Pinnacle's feasibility studies allow you to make informed decisions about the capitalization of your captive.



## The Captive Maze

Expanding captive program options makes it harder than ever to choose the right program. Navigating through the captive maze means answering questions like:

- Is a captive right for my company?
- What captive design is right?
- Where is the best place to domicile?
- What retentions are right?
- How much funding will it take?

Pinnacle combines personal service with industry-respected expertise to navigate clients through the captive maze.

## Funding Studies

Pinnacle's actuarial funding templates and tools for equitable allocations by member or operating division are flexible, easy to understand and economical.

Standardized underwriting submission formats for funding studies help Pinnacle keep costs low and often lead to funding estimates ("loss picks") in 24 to 48 hours.

Pinnacle funding studies are often expanded to evaluate different self-insured retentions and/or deductible options.

## Reserve Analyses

Pinnacle emphasizes using actual data as much as possible to reflect a client's unique loss characteristics. When necessary, we utilize our library of industry, state and insurer/TPA specific benchmarks. This allows us to select benchmarks aligned with your program's unique characteristics, producing better estimates of future losses.

We interact with captive managers, auditors, fronting carriers, reinsurers and other service providers daily, presenting our analysis of the captive's financial condition regarding loss reserves and funding.

You can always count on Pinnacle's work to be peer reviewed to the highest professional standards. When a statement of actuarial opinion (SAO) is required, you can be sure it will meet all domicile-specific requirements.