

Experience

Pinnacle's reinsurance expertise and experience includes:

- **Reinsurance Pricing** – developing both experience and exposure-based reinsurance pricing models for property/casualty lines of business.
- **Reinsurance Reserves** – providing estimates of reinsurance loss reserves for both a primary company's cessions and reinsurer's assumptions. These services support Statement's of Actuarial Opinion (SAO's) and determine collateral requirements.
- **Reinsurance Optimization** – helping customers understand the optimal structure for their reinsurance program.
- **Reinsurance Audit Support** – giving audit support to reinsurers.
- **Risk Transfer** – reviewing and assessing the degree of risk transfer in reinsurance contracts sufficient to comply with FASB 113 and SAP 62.
- **Catastrophe Exposure Management** – assisting the development of a catastrophe management strategy.
- **Pricing Commutations** – pricing and supporting reinsurance contract negotiations.
- **Reinsurance Underwriting Submission** – helping primary insurers and MGA's present their company or program to reinsurers in order to obtain the best reinsurance terms and conditions. This includes evaluating the current reinsurance program, analyzing historical experience, and comparing program assumptions to industry benchmarks.

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.

The Pinnacle Difference

Here's what you can expect from Pinnacle:

- **A strong desire to know 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 their 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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Reinsurance Services



**Reinsurance Expertise
and Experience**

Optimizing Reinsurance Strategy



Reinsurance Services

Reinsurance Expertise and Experience

Reinsurance is not just necessary financial security; it is foundational for strategically competing in today's uncertain economic climate. Since successful reinsurance decisions are vital to your company's future, it is essential to partner with actuaries you can trust. The consultants at **Pinnacle Actuarial Resources, Inc.** have the expertise and experience necessary to help insurers and reinsurers choose the most effective reinsurance strategies.

Pinnacle has developed flexible experience and exposure reinsurance pricing models for property/casualty lines of business. The exposure model considers pricing for various reinsurance terms, including aggregate limits and reinstatement pricing.

Since reinsurance needs vary greatly, we get to know our customers and consider their unique reinsurance needs.

Pinnacle's experienced actuaries can also provide:

- support for reinsurance optimization
- risk transfer analysis for reinsurance contracts
- loss reserving for an assumed portfolio
- reinsurance audit support
- assistance preparing reinsurance underwriting submissions
- catastrophe exposure management

Beyond providing expert analysis, Pinnacle is committed to knowledge transfer. Clients who better understand our analyses can more confidently rely on our conclusions for their business decisions.

Pinnacle provides cost effective, organization-specific and results-driven strategies.

The Pinnacle Team

By developing tools that can be tailored to specific reinsurance structure and operations, Pinnacle provides cost-effective, organization-specific and results-driven strategies.

Our dedicated staff of actuarial analysts and consultants skillfully review reinsurance contract terms and develop stochastic models to analyze contracts for risk transfer and structure optimization.

Why Pinnacle?

Independence - Pinnacle is owned by its professional staff and is not affiliated with any insurance company, insurance broker or accounting firm. Pinnacle is not affiliated with any reinsurance brokers, this allows us to provide an unbiased review of reinsurance programs, including pricing and structure, review of contracts for risk transfer and other projects that require unbiased reviews.

Expertise - Pinnacle's staff of professional actuaries have extensive experience pricing reinsurance treaties, reviewing reinsurance programs and catastrophe risk management. Pinnacle has provided reinsurance reserve analysis to reinsurance companies, program optimization analysis to primary insurers and risk transfer analysis to support financial audits.

Service - Pinnacle has an uncompromising commitment to customer service. Accessibility to our consultants and effectively communicating results are just part of what you can expect from Pinnacle.

