

Need to improve your territorial segmentation?



A Geographical Experience Smoothing and Clustering Tool

Pinnacle Actuarial Resources, Inc. is pleased to announce **Summit®**, a PC-based Visual Basic application for Territorial Definition Development.

Summit® is a proven application for Auto, Homeowners and Commercial Lines territories and ratemaking.

Can be applied to various data types

- Company experience
- Industry experience
- Output from catastrophe models
- All coverages combined, by coverage or by peril data

Smoothing

- Joins data from surrounding geographic area
- Develops smoothed zip code or census block level experience
- Smoothing criteria can be based on volume and/or distance

Clustering

- Ground-up process
- Contiguous clusters
- Non-contiguous clusters

Provides a key input to determine optimum statistically-based territorial segmentation