

# Commitment Beyond Numbers



## OUR VALUE, OUR STRENGTH

Pinnacle is one of the nation's largest **independent** property/casualty actuarial consulting firms, since 2003.

**40+**

CREDENTIALLED  
ACTUARIES

**40+**

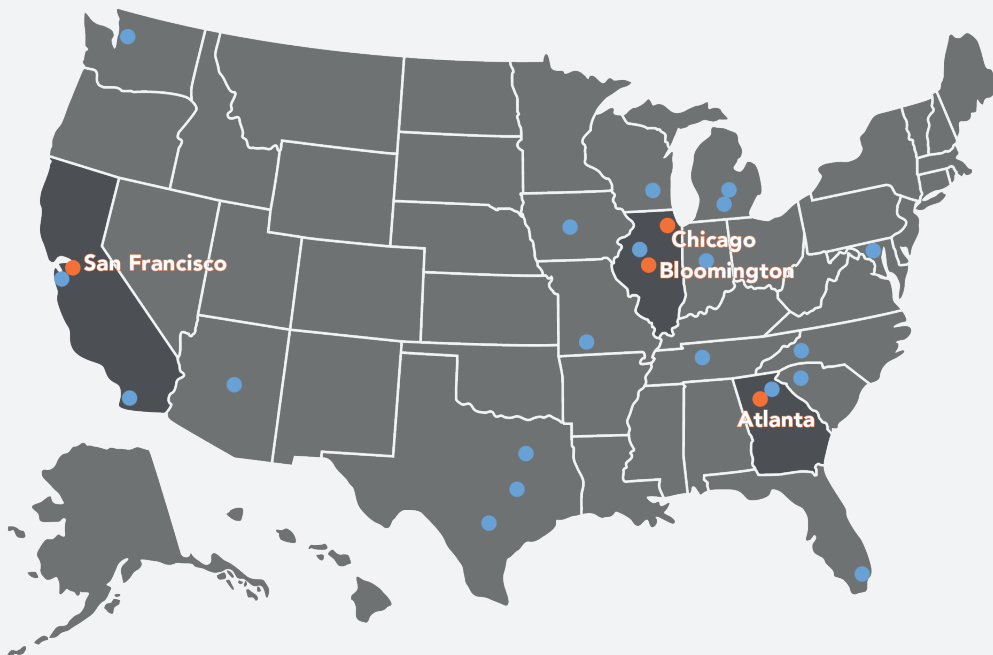
TECHNICAL AND  
ACTUARIAL ANALYSTS

We are large enough to provide a wealth of expertise and world-class solutions, yet small enough to be flexible, timely and cost-effective.



## OUR COMMITMENT

Our **Commitment Beyond Numbers** philosophy drives our firm from the inside out. We believe in building trusted partnerships by going beyond clients' data to understand their business and its challenges. We are committed to helping our clients make better business decisions by using our expertise, empathetic customer service and superior communications to deliver the right solutions to meet their goals.



**4** PINNACLE OFFICES

**25** REMOTE CONSULTANTS

Pinnacle has offices in Atlanta, Chicago and San Francisco. Our home office is in Bloomington, Illinois, and we have consultants and actuaries located remotely across the country.

# COMMITMENT BEYOND NUMBERS

## SOLUTIONS

Pinnacle provides actuarial, enterprise risk management and general management services to property/casualty insurance clients around the world, including:

### **Alternative Markets**

Pinnacle understands the needs of those involved in the alternative markets — whether captive insurance companies, large deductible programs, self-insured entities, public entity pools or syndicates. We also understand the most important of those needs is a desire to control insurance costs over the long term.

### **Enterprise Risk Management**

At Pinnacle, we recognize the “M” in ERM stands for “management,” not “models.” We can assist you in the initial review, design and documentation of internal economic capital models and marginal pricing frameworks.

### **Legislative Costing**

With insurance laws and regulations constantly evolving, being alert to changes and their implications is only part of your challenge. Our experienced property/casualty actuaries can apply their expertise to help you understand the potential legislative impact to your business.

### **Litigation Support/Expert Witness**

As property/casualty insurance and financial litigation continues to grow in complexity, it is essential to have independent, credible and expert actuaries who can explain actuarial matters clearly and effectively.

### **Loss Reserving**

Pinnacle tailors the analysis of indicated reserves to your particular situation. Our loss reserve analyses are used to support statements of actuarial opinion, audit opinions, financial examinations, insurance company liquidations and rehabilitations. They are also used as expert opinions in lawsuits.

### **Predictive Analytics**

Predictive analytics is a process of analyzing data at its most granular level. This process helps unlock descriptive information to allow you to better segment, price, market and manage the products you write. Our nationally recognized predictive analytics experts can help address your most critical pricing, underwriting, claims and marketing needs.

### **Pricing/Product Management**

We support the insurance industry with sound actuarial advice, using the most advanced techniques available. As pioneers in underwriting and pricing techniques, we apply new methods to analyze loss variables with a much higher degree of accuracy.

### **Reinsurance**

A reinsurance transaction involves three parties — a buyer, a seller and an intermediary. Pinnacle provides actuarial and risk management services to all three sectors and outside third parties, such as auditors, regulators and rating agencies.

## PRODUCTS

Pinnacle offers a number of industry-leading products that complement our customized actuarial solutions. These easy-to-use products include both software applications and end-user summarized benchmark information, allowing you to analyze risks and drive better business decisions.

## LEADERSHIP

Pinnacle is led by a team of principals with extensive experience in senior actuarial positions within the profession. Our staff includes many Fellows of the Casualty Actuarial Society and Associates of the Casualty Actuarial Society.

## WHAT OUR CLIENTS SAY

**100%**  
AVAILABLE AND  
RESPONSIVE

**98%**  
LIKELY OR VERY LIKELY TO  
RECOMMEND PINNACLE

**99%**  
COMMUNICATIONS ARE  
COMPLETE AND CLEAR

“

*The Pinnacle team has always gone above and beyond our expectations!*

*Having them as our reserving and pricing actuaries gives us important credibility with the state departments of insurance and other governing bodies.*

*Pinnacle provides top-notch customer service and is willing to take the time to explain each detail of their methods and findings; It was a wonderful experience!*

*Pinnacle consistently provides the high level of support and expertise we need to assist us in our audit engagement.*

*I would describe Pinnacle as reliable, accurate, timely and professional.*

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**98%** MAKES US A  
BETTER COMPANY

\*Based on 2024 data from client surveys



Interested in learning more about  
our consulting services?

Visit [pinnacleactuaries.com](https://pinnacleactuaries.com)

**Or contact us at:**  
**[marketing@pinnacleactuaries.com](mailto:marketing@pinnacleactuaries.com)**