

Alternative Markets

Enterprise Risk Management

Legislative Costing

Litigation Support

Loss Reserving

Predictive Analytics

Pricing and Product Management

Reinsurance

Pinnacle understands that each entity’s insurance program must reflect its distinct risk characteristics and culture. Our consultants get to know your organization and appreciate its unique business goals, geographic and industry mix, risks and corporate culture.

The highest level of professional service doesn’t stop there. Pinnacle is committed to timely, dependable communication and understandable reports. By virtue of our clear communication, **Pinnacle’s clients reap the maximum benefits for their organization.**

PROGRAM DESIGN

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

Our team provides valuable insights from our work with the various forms of self-insurance programs, such as pure captives, segregated cells, risk retention groups (RRGs), agency captives, large deductible plans and microcaptives.

Pinnacle’s insights, as well as our advice on appropriate coverages and retentions, will help you select a **program structure that suits your needs.**

Our feasibility studies allow you to make informed decisions about the capitalization of your alternative insurance program. For example, we generate *pro forma* financial statements that project a program’s performance over several years, which are the foundation to an entity’s decision whether or not to pursue alternative insurance programs.

TEAM OF EXPERTS

Pinnacle’s dedicated staff of consultants and actuarial analysts is focused on serving the captive and alternative markets. We have developed a variety of **industry benchmarks** to more accurately compare client specific results to larger, more credible claims data. Because we focus on captive and alternative market projects, we have developed efficient applications for this work and are **experts at program design, evaluating data, producing analyses and interpreting results.**

INDUSTRY NICHES: A sample of industries where Pinnacle has expertise

Attorneys
Contractors
 General
 Artisan
 Heavy Equipment
 Hazardous Materials
Employee Leasing
Energy

Farm/Agricultural
Financial Institutions
Health Care
 Hospitals
 Nursing Homes
 Clinics
 Physicians Groups
 Accountable Care Organizations

Hospitality/Restaurants
Manufacturing
Pharmaceuticals
Public Entities
 Cities, Counties, States
 Housing Authorities
 Transit Authorities
 Universities

Public Livery
 Taxis
 Bus Lines
Retail
Staffing
Trucking
Utilities
Wholesalers/
Distributors

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RESERVE ANALYSES

We use client data as much as possible to reflect an entity's unique loss characteristics. When necessary, we utilize our vast library of industry benchmarks based on publicly available insurance data. This allows us to select benchmarks aligned with your program's unique characteristics, producing **better estimates of future losses**.

We interact with self-insureds, captive managers, auditors, fronting carriers, reinsurers and other service providers on a regular basis to present analyses of our customers' financial conditions regarding loss reserves and funding.

DOMICILES

Local knowledge is important. Pinnacle provides local expertise in many domiciles, such as:

- **Vermont** – retained by state insurance department to review captive applications and reserves
- **Cayman Islands** – actuary for more than four dozen captives
- **Delaware** – approved actuary for more than 40 series LLC and small captives
- **Bermuda** – approved captive loss reserve specialists
- **District of Columbia** – appointed actuary for captives and RRGs
- **British Virgin Islands** – approved to certify captive reserves
- **South Carolina** – approved to certify captive reserves
- **Other domiciles** – Anguilla, Arizona, Hawaii, Kentucky, Michigan, Missouri, Montana, Nevis, Utah and others

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 reasonable and lead to funding estimates (loss picks) with relatively short turnaround times — sometimes less than 48 hours.

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

ALTERNATIVE INSURANCE MARKET MAZE

The ever-expanding number of captive and alternative markets insurance options makes it harder than ever to choose the right program. Navigating the alternative insurance market maze means answering questions such as:

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

Interested in learning more about our captive consulting services?

Visit pinnacleactuarial.com

Or contact us at:
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