

HELPING BROKERS IMPRESS THEIR CLIENTS: OUR SUCCESS STORIES

Pinnacle partners with commercial insurance brokers to provide actuarial consulting services for clients in practically every sector of the property/casualty industry.

We give brokers a **real competitive advantage**, with a breadth and depth of actuarial services to gain a critical edge with the competition. We help brokers impress their clients with our expertise in collateral review, captive formation, due diligence for mergers and acquisitions, reserving, predictive analytics and so many others.

Pinnacle brings to bear unparalleled experience, independence and a range of solutions for the most sophisticated projects and the biggest corporate, public entity and insurance industry clients.

Here are a few great examples of the value we've delivered to brokers and their clients looking to better manage their risk and make better business decisions for their organizations and their stakeholders.

BETTER BUSINESS DECISIONS



Risk identification and management rarely requires a one-size-fits-all solution. Instead, it requires the vision to identify problems before they arise, and the expertise and experience to develop customized solutions. Pinnacle will be your trusted partner, bringing foresight and effective, tailored solutions to drive better business decisions for your client's business.

LEVERAGING SUPERIOR COMMUNICATION TO HELP A FORTUNE 100 FOOD SUPPLIER'S BOTTOM LINE

One of Pinnacle's core strengths is Superior Communication. Communicating with clients in their language, not ours, is one of the things we do best. Brokers can depend on Pinnacle's ability to communicate critical information to clients in a timely, clear and productive manner.

Poor communication with a former actuary during a transition had left a Fortune 100 food distributor with excess reserves and idle capital. Our consulting actuary worked closely with the company's risk managers to understand the program, analyze its liabilities and ensure collateral demand was appropriate, saving the company millions.

*All work was completed in a timely and professional manner. Pinnacle's team was readily accessible and **provided timely and thoughtful answers** and explanations to any questions or concerns. Our company was pleased with the engagement of Pinnacle's services and look forward to working with them in the future.*

FROM A CURRENT PINNACLE CLIENT

Commitment Beyond Numbers

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HELPING A MAJOR AMERICAN CITY LAUNCH A RISK PROGRAM

A major American city operating a self-insurance program needed a full review of its risk exposures. The city, however, had never conducted a liability exposures study. The risk manager was unsure how to start compiling and analyzing their data. A broker connected our actuarial experts to the city, and we prepared a full analysis of the city's liability exposures, putting its self-insurance program on sound footing.

HELPING AN AIRLINE FLY HIGH WITH COLLATERAL REVIEW

A broker engaged Pinnacle to provide an analysis of a large U.S. airline's self-insured workers' compensation program.

Pinnacle's experts conducted a comprehensive analysis of the program, evaluating and reevaluating the assumptions and analyses of a previous actuary's work. Our consultants leveraged years of experience to understand how much collateral was adequate for the program. We analyzed all underlying potential drivers, including the former actuary's deployment of industry loss data that was a poor match for the program.

The broker and the client were in great hands, and trusted Pinnacle's expertise as they launched into program solutions. Pinnacle deployed the proper data, conducted a more robust analysis and had frank and productive collateral recommendations and negotiations that freed up tens of millions of dollars in capital for a company in a highly competitive industry.



CARVING OUT CAPTIVES

Pinnacle's captive services lead the industry. We have unmatched experience in funding studies, rating programs and captive design and formation. As a result, we are a preferred partner for brokers working with clients looking to deploy a captive strategy.

Interested in helping your clients with unparalleled experience and expertise?

Contact us at:

brokers@pinnacleactuarial.com.

Pinnacle's expertise is valued by brokers of all sizes. We help brokers compete on a level playing field with captive solutions for all of your clients—to help them optimize their risk, collateral and business strategies.

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