

NATHAN DYKSTRA, FCAS, MAAA, CPCU, AINS, ARC

Consulting Actuary | Lansing, Michigan



Nate joined Pinnacle in 2024, bringing experience from multiple large property/casualty insurance companies. He has extensive experience with rate indications, by-peril homeowners pricing and rate filings. He brings ratemaking experience across many lines of business, including homeowners, private passenger auto, commercial auto, workers' compensation, farmowners and umbrella. He also has experience with predictive analytics, telematics and product development.

Prior to joining Pinnacle, Nate led a team of five actuaries responsible for the pricing of homeowners and private passenger auto insurance. He developed proposals, implementation plans and filing support for several rating enhancements, including an overhaul of the telematics rating plan. He also collaborated with internal stakeholders to streamline the processes for proposals and rate filings.

★ Qualified to sign statements of actuarial opinion per the American Academy of Actuaries (AAA)

YEARS OF EXPERIENCE

11

AREAS OF FOCUS

Personal and Commercial Lines Ratemaking, Predictive Analytics, Rate Filing Support

EDUCATION

Ferris State University, 2013
B.S. Applied Mathematics

CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2025
AAA, Member, 2024
The Institutes
Associate in General Insurance (AINS), 2015
Chartered Property Casualty Underwriter (CPCU), 2016
Associate in Regulation and Compliance (ARC), 2017

CURRENT VOLUNTEERISM

CAS Member Advisory Panel, 2017 – Present

THOUGHT LEADERSHIP HIGHLIGHTS

"Reinsurance 101," Internal Meeting, May 2024
"Introduction to Telematics," Internal Meeting, March 2024
"Impact of Changing Policy Characteristics on a Rate Stabilized Book of Business," Internal Meeting, May 2022
"Introduction to Rate Indications," Internal Meeting, 2016 – 2020

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc., 2024 – Present
AAA — The Auto Club Group, 2021 – 2024
Auto-Owners Insurance Company, 2012 – 2021