

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

Consulting Actuary | Lansing, Michigan



Nate serves as project manager for large, traditional insurance companies that write homeowners and personal auto coverages. He also contributes to projects for captive insurance companies and insurance regulators.

He has experience in personal and commercial lines pricing, predictive analytics, product development, rate filing support, regulatory review, captive funding and feasibility studies, loss reserving and development of industry benchmarks.

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 and implementation plans and provided 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.

From these previous roles, Nate also brings extensive experience with rate indications and by-peril homeowners pricing. His ratemaking experience spans many lines of business, including homeowners, private passenger auto, commercial auto, workers' compensation, farmowners and umbrella.

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

## YEARS OF EXPERIENCE

12

## 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

## PROFESSIONAL VOLUNTEERISM

CAS

Member Advisory Panel, 2017 – Present

University Liaison, 2024 – Present

Syllabus and Examination Committee, 2025 – 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