

Alternative  
Markets

Enterprise Risk  
Management

Legislative  
Costing

Litigation  
Support

Loss  
Reserving

Predictive  
Analytics

Pricing and Product  
Management

Reinsurance

The medical professional liability (MPL) system presents constant challenges to health care providers and stakeholders of the health care system. Accurate, timely and quantitative information is essential, from indicated loss reserves and funding estimates to the impact of proposed legislation.

Pinnacle's experts understand the spectrum of risks inherent in delivering health care services in today's litigious environment. We have provided actuarial consulting services in every aspect of MPL insurance at the local, statewide and national levels.

## SOLUTIONS

We provide strategic solutions across the diverse health care industry, including:

- Personal automobile
- Physicians and health care extenders of all specialties
- Hospitals and other health care facilities
- Accountable care organizations
- Captive managers
- Insurers and reinsurers
- Insurance regulators
- Legislators
- Industry associations
- Managing general agents
- Managing general underwriters
- Government insurance programs

**Our experience equips us to develop accurate and efficient analyses** for strategic management of health-care-related liability exposures. We work with the unique issues associated with numerous specialties and state tort systems, including traditional and alternative insurance programs, and government insurance programs.

Our actuarial reports reflect the dynamic forces at work in the health care industry to the extent quantifiable; we also rely on qualitative industry information and judgment in deriving our findings and opinions. We provide reserve analyses that estimate proper accruals for prior years' claims and the associated tail liability. Our ratemaking and funding studies provide estimates of expected costs for the prospective policy period's claims.

Pinnacle has provided actuarial consulting services in every aspect of MPL insurance at the local, statewide and national levels.

Pinnacle creates *pro forma* financial statements that use the results of funding studies to estimate a program's performance over several years. These *pro formas* are critical to an entity's decision whether or not to pursue alternative insurance programs and the captive application process.

Pinnacle provides legislative costing studies that project the potential impact of current or proposed reforms. Our industry studies provide comprehensive, objective information about the MPL landscape.

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## PINNACLE EXPERTISE

**Pinnacle's team of experienced consultants understands your unique challenges** as part of the health care industry. Our expertise comes from years of working on similar projects with our customers:

- Ratemaking studies for MPL insurance products
- Captive funding and feasibility studies
- Loss reserve analyses for insurance companies, captives, risk retention groups and self-insurance programs
- Legislative costing
  - Caps on non-economic damages
  - Attorney contingency fees
  - Medical review panels
  - Physician apology, or "I'm Sorry," laws
  - Government insurance programs
  - Collateral source rules
  - Statutes of limitation and repose
- Actuarial studies for government insurance operations including patient compensation funds, birth-related neurological injury funds, and joint underwriting associations
- Regulatory assistance, including rate filing reviews, financial examination support and review of captive applications
- Analysis of MPL reinsurance programs, including risk transfer and contract pricing
- Industry studies for health care associations and policymakers

## EXCEPTIONAL SERVICE

In all of our client relationships, we strive to be responsive to our customer's unique situations and needs. Our goal is to provide empathetic customer service by clearly communicating complex actuarial topics in plain language. Regardless of the task at hand, Pinnacle provides outstanding customer service to exceed your expectations.

