PINNACLE
ACTUARIAL RESOURCES

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

Consulting Actuary | Lansing, Michigan



Nate serves as project manager for a number of single-parent and group captive insurance companies, self-insurance programs and admitted insurance companies. He also contributes to projects for insurance regulators and public entities.

He regularly performs loss reserve, funding and feasibility analyses, as well as loss cost projections, rate indications, industry benchmarking and pricing analyses. His ratemaking experience spans a variety of personal and commercial lines, including homeowners, private passenger auto, commercial auto, workers' compensation, farmowners and umbrella. He also has expertise in predictive analytics, product development, rate filing support and regulatory review.

Prior to joining Pinnacle, Nate led a team of 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.

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

YEARS OF EXPERIENCE

13

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

AAA Property and Casualty Committee on Equity and Fairness, 2026 – Present

THOUGHT LEADERSHIP HIGHLIGHTS

"Captives 101," Central States Actuarial Forum (CSAF) 2026 Annual Meeting, September 2026

"Potential Unintended Impact of Bias Mitigation," CSAF 2025 Annual Meeting, October 2025

"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