

# DANIEL LINTON, FCAS, MAAA

## Senior Consulting Actuary | Nashville, Tennessee



Daniel has been in the property/casualty industry since 2005. He has focused primarily on providing his clients with loss reserving and loss forecasting analyses, as well as captive feasibility studies. Often, these studies involve multiple participants sharing risk. Daniel has focused on actuarially sound allocation models that promote equity among participants, reducing the risk of adverse selection.

He has also performed capital adequacy studies designed to estimate the appropriate level of capital on a company's balance sheet. This ensures that his clients are holding enough capital to support their risks, but also identifies if they are holding too much, allowing his clients to use their capital efficiently and take advantage of opportunities as they arise.

Daniel is actively engaged at industry events promoting the actuarial profession. He has spoken at the Association of Governmental Risk Pools (AGRiP), Casualty Actuaries of the Southeast, the Conference of Consulting Actuaries, Captive Insurance Companies Association (CICA), Tennessee Captive Insurance Association (TCIA), Vermont Captive Insurance Association (VCIA) and Public Risk Management Association (PRIMA).

Daniel has served as the appointed actuary for several single-parent and group captive insurance companies. He also assisted multiple self-insureds and governmental risk pools on matters related to financial reporting and estimates of unpaid liability and prospective funding, routinely presenting to boards of directors and executive committees charged with financial reporting.

- ★ Qualified Actuary per the National Association of Insurance Commissioners (NAIC)
- ★ Qualified to sign statements of actuarial opinion per the American Academy of Actuaries (AAA)

### YEARS OF EXPERIENCE

19

### AREAS OF FOCUS

Captives/Alternative Markets, Loss Reserving, Funding Studies, Loss Cost Projections, Captive Feasibility Studies, Commercial Lines Ratemaking, Public Entities & Public Risk Pools, Capital Modeling

### EDUCATION

University of Notre Dame  
M. Education, 2005  
B.S. Mathematics, 2003

### CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2013  
American Academy of Actuaries (AAA), Member, 2010

### CURRENT VOLUNTEERISM

AAA Workers Compensation Committee, 2021 – Present  
Actuarial Standards Board Casualty Committee of the CAS,  
2021 – Present

### THOUGHT LEADERSHIP HIGHLIGHTS

- "Navigating Captive Insurance for Public Entities and Public Risk Pools," International Risk Management Institute (IRMI) Podcast, August 2024
- "How to Determine if a Captive Meets Your Pool's Needs," AGRiP Governance Conference, March 2024
- "Three Best Practices to Set Capital Targets That Work for Your Company," Risk & Insurance, December 2023
- "So Is It Feasible? Getting to GO for a Captive," Montana Captive Insurance Association (MCIA) Annual Conference, June 2023
- "Demystifying Actuarial Reports: A Non-Technical Approach to Understanding Your Claims Experience," PRIMA Annual Conference, June 2023
- "A 1970s Liability Crisis Gave Way to Risk Pool Popularity. Could a Similar Wave of Innovation Be in Store?" Risk & Insurance, November 2022
- "When Enough is Enough: Leveraging Capital throughout the Life of a Captive," Pinnacle CAS Casualty Loss Reserving Seminar (CLRS), September 2022
- "Group Captives: A Road Map to Managing Risk," Panelist, Oklahoma Captive & Insurance Business Transfer Conference, August 2022

## PROFESSIONAL PUBLICATIONS

- “Finding Captives a Good Domicile,” *Captive Review*, May 2024
- “Three Best Practices to Set Capital Targets That Work for Your Company,” *Risk & Insurance*, December 2023
- “A 1970s Liability Crisis Gave Way to Risk Pool Popularity. Could a Similar Wave of Innovation Be in Store?” *Risk & Insurance*, November 2022
- “The Power and Potential of Pools,” *Pinnacle Blog*, September 2022
- “Actuarially Sound,” *Best’s Review, Issues & Answers*, August 2022
- “The Language of Consulting,” *Pinnacle Blog*, August 2021
- “The Role of the Actuary in the Life of a Captive,” *Captive Review*, August/September 2015

## PROFESSIONAL PRESENTATIONS

- “Navigating Uncharted Waters: Pricing Novel Insurance Coverages in Captives,” *TCIA Conference*, October 2024
- “Navigating Captive Insurance for Public Entities and Public Risk Pools,” *IRMI Podcast*, August 2024
- “Captive Immersion Preconference Workshop,” *VCIA*, August 2022; August 2023; August 2024
- “Governmental Risk Pools: Adding Value to the Public Entity Insurance Market,” *Pinnacle APEX Webinar*, May 2024
- “How to Determine if a Captive Meets Your Pool’s Needs,” *AGRiP Governance Conference*, March 2024
- “So Is It Feasible? Getting to GO for a Captive,” *MCIA Annual Conference*, June 2023; *World Captive Forum*, January 2024
- “Demystifying Actuarial Reports: A Non-Technical Approach to Understanding Your Claims Experience,” *PRIMA Annual Conference*, June 2023
- “Group Captives: A Road Map to Managing Risk,” *Panelist, Oklahoma Captive & Insurance Business Transfer Conference*, August 2022
- “When Enough is Enough: Leveraging Capital throughout the Life of a Captive,” *Pinnacle CAS CLRS*, September 2022
- “Quantifying Changes in Qualified Immunity for Law Enforcement Liability,” *AGRiP Governance Conference*, March 2022
- “Captives 101 — Life Cycle of a Captive,” *TCIA Conference*, December 2021
- “Using a Captive to Add Value in the Insurance Market Place,” *Financial Reporting (FINREP) Insurance Forum*, October 2021
- “Totally Cellular, Dude — 101,” *CICA 2021 Fall Forum*, October 2021
- “Learning to Hedge Your Bets — Reinsurance for Risk-Diversified Captives,” *Conference of Consulting Actuaries (CCA) Virtual Annual Meeting*, October 2020
- “Risk Retention in A Hard and Soft Market,” *AGRiP Fall Forum*, October 2019
- “Pooling Basics,” *AGRiP Fall Forum*, October 2017
- “Should I Change My Retention? A Straightforward Look at the Options,” *AGRiP Fall Forum*, October 2016
- “Capital Modeling,” *Spring Casualty Actuaries of the Southeast (CASE) Meeting*, March 2016

## APPOINTED ACTUARY

5 Star Insurance Company	2021 – Present
Antolin Insurance Company, LLC	2022 – Present
County Reinsurance, Limited	2023 – Present
Foodservice Risk Management	2015 – Present
Greystone Insurance Company	2021 – Present
Harbor Point Insurance Company	2021 – Present
Kentfield Insurance Company	2020 – Present
Mennel Captive Insurance Company, Inc.	2022 – Present
MGR Insurance, Inc.	2023 – Present

MV Re, LLC	2021 – Present
Phoenix Captive Insurance Company	2022 – Present
Prewett Insurance Company	2021 – Present
RHA Alternative Risk Solutions — Cell 1	2021 – Present
Richman Self Insurance, Inc.	2023 – Present
SARMA Insurance Company	2021 – Present
Triangle RGK Insurance Company	2021 – Present
Williams Captive Insurance, Inc.	2021 – Present

### **EMPLOYMENT HISTORY**

Pinnacle Actuarial Resources, Inc.	2021 – Present
Select Actuarial Services	2007 – 2021
Willis of Tennessee, Inc.	2005 – 2007
St. Vincent DePaul Catholic School	2003 – 2005

### **PAST VOLUNTEERISM**

CAS Syllabus & Examination Committee	2014 – 2020
Facilitator at CAS Course on Professionalism	2012