

DANIEL LINTON, FCAS, MAAA

Director and Consulting Actuary | Nashville, Tennessee



Daniel serves as the appointed actuary for several single-parent and group captive insurance companies. He also assists 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.

He focuses 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 focuses on actuarially sound allocation models that promote equity among participants, reducing the risk of adverse selection.

He also performs 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).

- ★ Qualified Actuary per the National Association of Insurance Commissioners (NAIC)
- ★ Qualified to sign statements of actuarial opinion per the American Academy of Actuaries (AAA)
- ★ Approved by domiciliary regulators to sign captive or self-insurance company statements of actuarial opinion in Ariz., Del., Hawaii, S.C., Tenn. and Vt.

YEARS OF EXPERIENCE

20

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

PROFESSIONAL VOLUNTEERISM

CAS Annual Meeting Planning Committee, 2024 – Present
AAA Workers Compensation Committee, 2021 – Present
Actuarial Standards Board Casualty Committee of the CAS,
2021 – Present

THOUGHT LEADERSHIP HIGHLIGHTS

- "10 Questions to Ask Your Actuary," Pinnacle Blog, August 2025
- "Captive 101," VCIA, August 2025
- "Capital Deployment: Leveraging Capital Throughout the Life of Captive," Pinnacle APEX Webinar, March 2025
- "Capital Adequacy and Pool Resilience," AGRiP Governance Conference, March 2025
- "Navigating Uncharted Waters: Pricing Novel Insurance Coverages in Captives," TCIA Conference, October 2024
- "Captive Immersion Preconference Workshop," VCIA, August 2022; August 2023; August 2024
- "Navigating Captive Insurance for Public Entities and Public Risk Pools," International Risk Management Institute (IRMI) Podcast, August 2024
- "Finding Captives a Good Domicile," Captive Review, May 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
- “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
- “The Power and Potential of Pools,” Pinnacle Blog, September 2022
- “Actuarially Sound,” Best’s Review, Issues & Answers, August 2022
- “Group Captives: A Road Map to Managing Risk,” Panelist, Oklahoma Captive & Insurance Business Transfer Conference, August 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
- “The Language of Consulting,” Pinnacle Blog, August 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
- “The Role of the Actuary in the Life of a Captive,” Captive Review, August/September 2015

APPOINTED ACTUARY/LEAD CONSULTING ACTUARY

- Appointed Actuary to more than 30 captive insurance companies
- Lead Consulting Actuary for public entity self-insureds including counties, cities and public entity risk pools

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 PROFESSIONAL VOLUNTEERISM

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