

# BRITTANY HENRICH, ACAS, MAAA

Consulting Actuary | Bloomington, Illinois



Brittany has experience in assignments involving loss reserving, loss cost projections, captive funding and feasibility studies, rate filing reviews and simulation methods. She has worked with pricing and loss reserve analyses for captive insurers writing enterprise risk coverages and group captive insurers writing workers' compensation, auto liability, general liability and auto physical damage coverage. She assists in developing and updating industry benchmarks by analyzing industry databases. She has also made presentations to industry professionals regarding loss reserving, future loss projections and industry research.

Brittany serves as project manager for multiple group captives and insurance companies, performing both interim and year-end reserve analyses. She also performs feasibility and renewal funding studies for group and single-parent captives.

Brittany assists with preparation of Statements of Actuarial Opinion (SAOs), and also aids in the development of several models used for loss fund projections and unpaid claims estimates. In addition, she assists with applications that create benchmark figures using publicly available data from insurers' annual statements, and develops simulation applications that calculate risk margin figures using company-specific data.

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

## YEARS OF EXPERIENCE

8

## AREAS OF FOCUS

Enterprise Risk Captives, Group Captives, Loss Reserving, Loss Cost Projections, Funding and Feasibility Studies, Public Entities, Rate Filing Reviews

## EDUCATION

University of Illinois, 2016  
B.S. Actuarial Science  
Illinois Central College, 2014  
A.S. Actuarial Science

## CERTIFICATIONS

Casualty Actuarial Society (CAS), Associate, 2021  
AAA, Member, 2021

## CURRENT VOLUNTEERISM

CAS University Liaison, 2023 – Present

## THOUGHT LEADERSHIP HIGHLIGHTS

- “Navigating Uncharted Waters: Pricing Novel Insurance Coverages in Captives,” Tennessee Captive Insurance Association (TCIA) Conference, October 2024
- “Personal & Commercial Auto — State of the Market,” Casualty Loss Reserve Seminar (CLRS), September 2023
- “Property & Casualty Loss Reserves,” Illinois State University Financial Regulators Program, June 2022 – 2024
- “Risk Retention Group Benchmarking Study,” 2021 – 2023
- “An Update to Pinnacle’s Risk Retention Group Benchmarking Study,” Pinnacle APEX Webinar, October 2021, October 2023
- “Risk Retention Group Benchmarking Study,” Pinnacle APEX Webinar, October 2020
- “Causes of Recent Reserve Development,” Pinnacle APEX Webinar, July 2020

## EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc., 2016 – Present

## PAST VOLUNTEERISM

CAS Membership Advisory Panel, 2022