



# ERICH A. BRANDT, FCAS, MAAA

Senior Consulting Actuary | Bloomington, Illinois



Erich serves as account executive or project manager for analyses involving traditional insurance companies, captive insurance companies and many other entities who insure themselves in the alternative market. His expertise spans a wide range of industries, among them staffing, construction and trucking.

He has presented to brokers, boards of directors, corporate risk managers and CFOs regarding loss reserving, future loss projections and how company characteristics impact actuarial calculations.

Erich also has considerable experience in assignments involving funding studies, cost allocation mechanisms, competitive analyses, captive feasibility studies and financial analysis of insurance programs. In addition, he advises several self-insured operations on matters relating to appropriate retentions, collateral negotiations, incurred but not reported (IBNR), budgeting and future liability forecasting.

Erich works with students and faculty at Illinois State University (ISU). He engages in joint research and speaks at the Katie School of Insurance & Risk Management and actuarial club functions. He has also served as an industry expert for Insurance Managers Association of Cayman and Staffing World — Risk Control Workshop.

He serves as an educator for ISU's insurance regulators workshop on topics such as calculating IBNR reserves, industry adverse reserve development and using the annual statement to identify troubled insurance companies. In addition, he has developed several turnkey applications that create benchmark figures using publicly available data from insurers' annual statements.

Erich coordinates Pinnacle University, an annual program that pairs university students with Pinnacle analysts to present topics of actuarial significance to a professional panel. He is also on the board of directors of the Illinois Shakespeare Festival Society.

- ★ 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

28

## EDUCATION

Illinois State University, 1996  
B.A. Mathematics  
Minor: Economics

## CERTIFICATIONS

Casualty Actuarial Society (CAS), Fellow, 2003  
AAA, Member, 2001

## PROFESSIONAL VOLUNTEERISM

CAS

Professional Education Working Group, 2022 – Present  
Examination Working Group, 2003 – Present

Actuarial Science Major Board

ISU, 2008 – Present

Milwaukee School of Engineering, 2019 – Present

## THOUGHT LEADERSHIP HIGHLIGHTS

"Jurisdiction Specific Laws — What, Where, Why?" CAS  
Casualty Loss Reserve Seminar (CLRS), September 2025

"Identifying Troubled Companies Using Annual Statement Data," Illinois State University Financial Regulators Program, 2010 – 2013, 2015 – 2018, 2020 – 2025

“Causes of Recent Adverse Development,” Pinnacle APEX Webinar, July 2025  
 “COVID Lags,” CAS CLRS, September 2024  
 “Actuarial Reserve Ranges and People Who Use Them,” CAS CLRS, September 2024  
 “Practical Methods for Management to Evaluate Actuarial Loss Reserves,” November 2023  
 “Hunting for Numbers in the Annual Statement,” CAS CLRS, September 2023  
 “Peer Review — Practical Considerations and Scenarios,” CAS CLRS, September 2023  
 “Risk of Material Adverse Deviation Study Note,” CAS Study Note, April 2023  
 “Risk Retention Group Benchmarking Study,” 2018 – 2022  
 “It’s Not a Yellow Book! Non-NAIC Reserve Analyses,” CAS CLRS, September 2022  
 “Company-Specific Risk Factor Disclosures,” CAS CLRS, September 2021  
 “What’s that Line? – Industry Benchmarking,” CAS CLRS, September 2020  
 “University Engagement: Training Actuaries for the Real World,” CAS Annual Meeting, 2019  
 “Three Perspectives on Peer Review,” CAS CLRS, September 2019  
 “Company Specific Risk Factors for SAO Users,” CAS CLRS, September 2018  
 “Significant Risk Factors: Considerations for MPL Reserves,” Inside Medical Liability, Fourth Quarter 2018  
 “The Advantages and Pitfalls of the Alternative Risk Marketplace,” CWC & Risk Conference, 2017  
 “Company Specific Risk Factors for SAO Users,” CAS CLRS, September 2017  
 “Your Results May Vary – An Updated Look at RRG Financial Exam Costs,” Pinnacle Actuarial Resources Monograph Program, 2016  
 “RMAD Disclosures in the Statement of Actuarial Opinion: An Insightful Discussion,” CAS CLRS, September 2016  
 “RMAD Disclosures in the Statement of Actuarial Opinion: An Analysis of the Evidence,” CAS Spring Meeting, 2016  
 “Disclosing Material Risks in Medical Professional Liability Reserves,” Inside Medical Liability, First Quarter 2016  
 “Leveraging AM Best Data to Create Competitive Advantage,” Best’s Review, August 2014  
 “Demystifying Premium Deficiency Reserves,” Pinnacle Actuarial Resources Monograph Program, 2013  
 “Effects of Loss Reserve Margins on Calendar Year Results – Balcarek Expanded,” CAS E-Forum, 2013  
 “Introduction to Schedule P,” Illinois State University Financial Regulators Program, 2010 – 2012

## EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc.	2003 – Present
Miller, Herbers, Lehmann, & Associates, Inc.	1997 – 2002

## PAST PROFESSIONAL VOLUNTEERISM

Captive Insurance Companies Association Program Planning Committee	2018 – 2019, 2011 – 2014
CAS Committee on Management Data & Information	2008 – 2010