



JAMES B. WENCIL, ACAS, MAAA

Consulting Actuary | West Palm Beach, Florida



James serves as project manager for captive insurance companies (with specific expertise in group captives and enterprise risk captives), traditional insurance companies and self-insured entities.

He regularly performs both interim and year-end reserve analyses, and assists with the preparation of statements of actuarial opinion (SAOs), actuarial opinion summaries (AOSs) and actuarial reports. He also works with insurance industry data to update and help develop benchmarks to be applied to ratemaking and reserve analyses.

In addition, James develops funding indications for captive insurance programs and other alternative risk financing programs, works with a number of enterprise risk captives, and supports and leads projects on Pinnacle's cutting-edge insurance industry initiatives.

He has worked with clients who write numerous lines of business, including personal and commercial property, commercial multi-peril, medical professional liability, workers' compensation, automobile liability, general liability, automobile physical damage and enterprise risk coverages.

- ★ 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

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EDUCATION

Florida State University, 2016
B.S. Actuarial Science
B.S. Finance

CERTIFICATIONS

Casualty Actuarial Society (CAS), Associate, 2019
AAA, Member, 2019

CURRENT PROFESSIONAL VOLUNTEERISM

CAS Summer Program Case Competition, 2024 – Present
AAA Homeowners Insurance Task Force, 2025 – Present

THOUGHT LEADERSHIP HIGHLIGHTS

"State of the Florida Homeowners Market," Pinnacle APEX Webinar, November 2023, November 2024; Financial Reporting (FINREP) Forum Florida, October 2023, October 2024, October 2025
"Innovative Uses of Captives," Bermuda Captive Conference, September 2024

"So—You're a Florida Property Actuary and SB 2-A Has Passed. Now What?" Pinnacle Blog, January 2024

"Future of the Florida Homeowners Market: Are We There Yet?" FINREP Texas, September 2023

"Let's Get Right To It: Insolvencies," FINREP Florida, October 2022

"Captives 101," FINREP Florida, October 2022

"Inflation: Are Insurers Really Equipped to Handle It?" Pinnacle APEX Webinar, May 2022

"Captive Insurance, Start-Ups, and Innovation," Pinnacle APEX Webinar, March 2020

"California Wildfires: Underlying Trends & Impact to Insurance Market," Pinnacle Analysts' Meeting, August 2019

"Lemonade & Peer-To-Peer Insurance," Pinnacle University, March 2018

"Risk Transfer in Insurance Contracts," Pinnacle University, March 2017

EMPLOYMENT HISTORY

Pinnacle Actuarial Resources, Inc., 2016 – Present

PAST PROFESSIONAL VOLUNTEERISM

CAS University Liaison Committee, 2019 – 2023