

# JAMES B. WENCIL, ACAS, MAAA

Consulting Actuary | Miami, Florida



James has experience in assignments involving loss reserving, loss cost projections, funding studies and ratemaking. He has worked with loss reserve analyses for traditional insurance companies and captive insurers writing personal and commercial property, commercial multi-peril, medical professional liability, workers' compensation, automobile liability, general liability and automobile physical damage coverages.

James serves as project manager for group captives and insurance companies, performing both interim and year-end reserve analyses. He assists with the preparation of Statements of Actuarial Opinion (SAOs), Actuarial Opinion Summaries 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.

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

## YEARS OF EXPERIENCE

8

## AREAS OF FOCUS

Loss Reserve Analyses, Captive Funding Analyses, Loss Cost Projections, Enterprise Risk Captives

## EDUCATION

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

## CERTIFICATIONS

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

## CURRENT VOLUNTEERISM

CAS Summer Program Case Competition, 2024 – Present

## THOUGHT LEADERSHIP HIGHLIGHTS

"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

"State of the Florida Homeowners Market," Pinnacle APEX Webinar, November 2023

"State of the Florida Homeowners Market: What a Long, Strange Trip," Financial Reporting (FINREP) Forum Florida, October 2023

"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 VOLUNTEERISM

CAS University Liaison Committee, 2019 – 2023