

### John W. Rollins

FCAS, MAAA  
Actuary



#### CURRENT RESPONSIBILITY

John is a consulting actuary who heads the Property and Casualty practice in Milliman's Tampa office. He joined the firm in 2018. John specializes in consulting engagements related to catastrophe-exposed property and flood insurance, serving the entire value chain from point-of-sale underwriting, to product and form development, competitive analysis of products and rates, ratemaking and capital allocation, reinsurance design and marketing, and insurance-linked securities structuring and issuance.

#### EXPERIENCE

John has served as chief risk officer of three coastal property insurers, including Citizens Property Insurance Corp, the largest public-sector wind insurer in the United States. He has supervised underwriting, product development, enterprise risk management, actuarial services, and catastrophe and geographic analytics. He also managed a consulting practice at a leading catastrophe modeling firm, and served as a chief actuary at a personal lines insurer and a consulting manager at an accounting firm.

John has designed and placed complex ceded reinsurance programs, including the sponsorship of the largest catastrophe bond ever issued, and driven firm-wide strategies aligning decisioning and pricing with cost of reinsurance capital. He recently designed a bespoke model-driven and granular flood insurance rating plan for Florida insurers and has designed peril-specific, catastrophe-aware and mitigation-incented homeowners insurance plans since 1999. He developed innovative approaches to reserving for unpaid hurricane claims based on his experience handling disaster events.

He is also a skilled and articulate public sector liaison, having served as an appointee of Florida's Governor on the Board of Citizens Property Insurance Corp., testified to the U.S. Congress, contributed to state legislation, written prize-winning research papers and opinion editorials, and given on-camera interviews regarding catastrophe insurance rates, capital, and public policy. His technical competencies include ratemaking, catastrophe modeling, reserving, economic and regulatory capital modeling, and understanding of ratings agency models.

#### PRESENTATIONS AND PUBLICATIONS

John testified to the U.S. House Financial Services Committee in 2010 and participated in a workshop in 2013, on the subject of catastrophe models and principles of actuarially sound rates for flood insurance. He wrote several actuarial research papers, two of them prize-winning, including a paper on a modern architecture for homeowners insurance ratemaking. He has also written many op-eds and articles and spoken to many organizations on catastrophe modeling, actuarial, and property insurance topics over the past 15 years.

#### PROFESSIONAL DESIGNATIONS

- Fellow, Casualty Actuarial Society
- Member, American Academy of Actuaries

#### EDUCATION

- Duke University, BA, Mathematics, 1990
- University of Florida, MA, Economics, 1997

