

John W. Rollins

FCAS, MAAA

Principal and Consulting Actuary



CURRENT RESPONSIBILITY

John Rollins is a principal who heads the Property and Casualty practice in Milliman's Tampa office. He joined the firm in 2018.

John specializes in engagements related to catastrophe-exposed property and flood insurance, particularly for clients seeking climate resilience strategies. His expertise spans the entire insurance business model from point-of-sale to underwriting, product and form development, competitive analysis, ratemaking, capital allocation, and reinsurance design and marketing. He also performs expert witness and litigation/arbitration support assignments.

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 U.S. 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 capital. He has designed bespoke model-driven and granular flood insurance rating plans, as well as peril-specific, catastrophe-aware homeowners insurance plans that promote risk mitigation. He also developed innovative approaches to reserving for unpaid hurricane claims based on his experience handling disaster responses.

John 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, climate risk, 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 U.S. House committees regarding 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 organizations on catastrophe modeling, actuarial, property and flood insurance, and climate resilience and risk mitigation topics.

PROFESSIONAL DESIGNATIONS

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

EDUCATION

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

