

# ZORA W. LAW

FCAS, MAAA, FIA

Senior Actuary

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## Current Responsibility

Zora Law is a senior actuary with the Los Angeles office of Milliman. She joined the firm in 2023.

## Professional Work Experience

Zora has extensive reserving and analytical capabilities and specializes in serving technology and sharing economy clients, as well as commercial and personal lines. She provides deep-dive studies into loss drivers, trends and developments, and scenario and sensitivity testing. She also specializes in risk management, reserve variability study, financial reporting, claim analytics, large loss report, and captive utilization analysis.

Zora also has considerable experience in medical professional liability and other property and casualty lines of business, with diverse knowledge that encompasses the perspectives of insurance carriers, captives, and self-insured programs.

Zora is an insurance expert with two decades of industry experience. She has worked for a Big 4 audit firm, regional, national, and international insurance companies, and in small insurance settings, such as risk retention groups. She has an international background, having worked in Ireland for six years before moving to the United States in 2011. Prior to joining Milliman in 2023, Zora was the actuarial reserving lead at DoorDash, establishing the actuarial function for Risk and Insurance from scratch in 2021.

## Professional Designations

- Fellow, Casualty Actuarial Society
- Member, American Academy of Actuaries
- Fellow, Institute and Faculty of Actuaries UK

## Education

BA Hons, Theoretical Physics, Trinity College, University of Dublin, Ireland

## Presentations and Publications

- “Insurance Market Withdrawal Examination and Solutions.” Presented at Casualty Actuarial Society Annual Meeting, November 2023.
- “Actuarial Function in Tech.” Presented at Southern California Casualty Actuarial Club Spring Meeting, June 2023.
- “Sustainable/Green Insurance Products.” Published in Casualty Actuarial Society Forum, 2014 Winter, Vol. 1.

## Affiliations

Southern California Casualty Actuarial Club, Treasurer & Secretary (2023-2024)