

ROBERT ZOLLA

FCAS, MAAA

Actuary

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Current Responsibility

Rob Zolla is an actuary with Milliman's Property and Casualty Orange County office and is based in Texas. He focuses on InsurTech solutions and advanced ratemaking techniques.

Professional Work Experience

Rob's areas of expertise include:

- Developing property, automobile, and other personal and commercial rates, including rates for emerging markets with limited data
- Conducting product profitability and competitive analyses
- Preparing rate and rule filings to facilitate efficient multi-state regulatory reviews, including those for rigorously regulated environments
- Identifying and measuring underlying drivers of trends to facilitate profitable and sustainable product growth
- Identifying new and emerging pricing and product trends
- Conducting catastrophe modeling and pricing (i.e., wildfires, hurricanes, floods, earthquakes, and convective storms)

Rob has helped several companies launch or revise existing products across the U.S. by incorporating advanced ratemaking techniques, predictive modeling, and new and emerging data sources and technologies into the insurance, underwriting, and rating processes to facilitate product growth and profitability.

Prior to joining Milliman in 2021, Rob was an Executive Director at USAA and led a competitive intelligence team focused on providing competitive and strategic insights across the insurance value chain to internal stakeholders and senior leadership. He previously led pricing for USAA's property products with over \$7 billion in premium, and oversaw teams that helped grow USAA to the 3rd largest U.S. personal lines homeowner insurer. Rob also has led updates to USAA's personal auto rating program to improve pricing for emerging vehicle technology.

Professional Designations

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

Education

BS, Mathematics - University of New Hampshire

Presentations and Publications

Rob regularly presents at professional seminars on the topics of advanced ratemaking, product development, predictive modeling, and advancements in the InsurTech space. To view Rob's publications, click here:

[Rob Zolla – Consulting Actuary \(milliman.com\)](#)