

ANDREW B. GROTH

FCAS, MAAA

Consulting Actuary

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Current Responsibility

Drew Groth is a consulting actuary in the Milwaukee office of Milliman and has been with the firm since 2014. He leads teams of analysts performing various actuarial functions.

Professional Work Experience

Drew's area of expertise is property and casualty insurance, particularly in the areas of loss reserving, ratemaking, and predictive modeling. His experience spans multiple lines of business, including auto (commercial and personal), asbestos and environmental liability, workers' compensation, and general liability. Drew's expertise extends beyond "traditional" insurance exposures to encompass unique risks, most notably related to autonomous vehicles, a broad spectrum of mass torts (e.g., PFAS, talc, glyphosate), and student loans. He has performed actuarial services for self-insured entities, insurance carriers, and startups, leveraging his multifaceted experience and innovative thinking to craft customized insurance strategies ranging from transactions involving latent liabilities to product development for autonomous vehicles.

Drew has assisted clients with:

- Ratemaking analyses, including rate plan development, competitive analysis, and countrywide filing support
- Reserving analyses, including those in preparation for actuarial opinions
- Predictive modeling, including applications in pricing and expense control
- Run-off projections for asbestos, environmental, mass tort, and workers' compensation liabilities
- Creation or review of proprietary pricing and reserving models
- Insurance program forecasts for mergers and acquisitions, regulatory review, or internal use

Professional Designations

- Fellow, Casualty Actuarial Society
- Member, American Academy of Actuaries
- Director, Wisconsin Chapter of RIMS

Education

- BS (with highest distinction), Actuarial Science, Valparaiso University
- BBA (with highest distinction), Finance, Valparaiso University

Presentations and Publications

Drew has authored numerous articles on topics related to autonomous vehicles, latent liabilities, commercial auto, workers' compensation, and student loan insurance featured in Carrier Management, Risk & Insurance, PRIMA Central, and Leader's Edge. He has spoken on these and other topics at several meetings, including those sponsored by the Casualty Actuarial Society (CAS), Risk and Insurance Management Society (RIMS), Public Risk Management Association (PRIMA), CAS regional affiliates, commercial insurance carriers (e.g., Allstate, Zurich), and Milliman. Examples of Drew's publications include:

- *Milliman PFAS liability estimate, pt. 1: Water district remediation.* Milliman Report, July 2024.
- *The "forever chemical" risk is now: An actuarial reserving study can help insurers prepare for PFAS claims and litigation.* Milliman Whitepaper. November 2023.
- *Third-party litigation funding and its impact on commercial auto.* Risk & Insurance. October 2022.
- *Autonomous Trucking Technology Is Here--Are Commercial Insurers Ready?* Carrier Management. June 2020.