

**Professional Summary**  
**Mary L. O'Neil, FCAS, MAAA, CLU, ChFC**

**Current Professional Experience**

In 1986 I established O'Neil Consulting Services, Inc. (OCS), an independent actuarial consulting practice. The firm has provided actuarial consulting services to a variety of clients from both the regulatory and private sectors. Regulatory agencies have included the North Carolina Department of Insurance, the New Jersey Department of Insurance (NJDOI), the New York Department of Insurance, the Texas Office of Public Insurance Counsel, the Georgia Department of Insurance, the Ontario Automobile Insurance Board, the Pennsylvania Department of Insurance, and the Wyoming Department of Environmental Quality. Individual insurers or insurance pools have included Pennsylvania Millers Mutual Insurance Company, Integrity Insurance Company in Liquidation (on behalf of liquidator), Home State Holdings, Inc. in Liquidation (on behalf of liquidator), several small insurers, and several self-insurance pools. OCS has worked with several law firms including, for example, Sills Cummis Zuckerman Radin Tischman Epstein & Gross and Donovan & Associates. OCS also provided all actuarial services for the New Jersey Market Transition Facility.

Services performed include expert witness testimony, analysis of proposed rates by insurers, analysis of required insurer reserves in conjunction with regulatory examinations of insurance companies, evaluation of loss reserves for purposes of reinsurance commutation, evaluation of mass tort liabilities, preparation of required reserve opinions for individual insurers and pools, evaluation of proposed legislation, evaluation of in place legislation, and other special projects.

Rate analyses have included private passenger automobile, homeowners', title, and workers' compensation. These projects have been completed for individual rate filings or full industry rate filings in selected states. Required loss and loss adjustment expense reserves have been estimated for a multibillion dollar multi-line insurer group as well as small self-insurance pools and small insurers.

Special projects have included study of medical malpractice issues for a government report, estimation of rates for mine-subsidence coverage, evaluation of ultimate mass tort values, assistance with development of loss and loss adjustment expense reserve data bases and reports, assistance in pricing proposed legislation, assistance in design of a Final Dividend Plan, design and application of an aggregate probability model, and other model design.

Details of any assignment are available upon request.

**Other Professional Experience**

**New Jersey Department of Insurance.**

For nearly two years I served as the Department's Chief Actuary. My responsibilities included supervision of the actuarial aspects of regulation for all lines of insurance: personal lines and commercial lines rates and forms, life contracts and health rates. In addition, I supervised the life valuations and supplied assistance to the Examinations Division in valuing property/casualty insurer reserves. Finally, I and my staff served as advisors to the commissioner and other department staff on all issues before the department.

**Liberty Mutual**

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**Prudential Property and Casualty Insurance Company.**

During my eleven years with Prudential I served in a variety of assignments. These included pricing, marketing, reserving, financial analysis and various special projects. I began my work as an actuarial student and rose to the level of Vice President and Assistant Actuary.

**General Reinsurance Corporation.**

For the one year I served at General Re I did mostly statistical work.

**Professional Designations**

Fellow of the Casualty Actuarial Society (FCAS)  
Member of the American Academy of Actuaries (MAAA)  
Chartered Life Underwriter (CLU)  
Chartered Financial Consultant (ChFC)  
Licensed Realtor

**Professional Organizations**

Casualty Actuarial Society (CAS)  
American Academy of Actuaries (AAA)  
International Association of Insurance Receivers (IAIR)

**Professional Writings**

A list of my various articles, papers, and presentations is available.

**Education**

The Pennsylvania State University  
B.S. Mathematics (Magna Cum Laude)  
M.A. Statistics

**Contact Information**

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O'Neil Consulting Services, Inc.  
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General Summary of Litigation Experience

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General Summary of Litigation Experience

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General Summary of Litigation Experience

A The Ontario Automobile Insurance Board No Fault Hearing

The Ontario Automobile Insurance Board, Reference: R89-1. Outside Counsel engaged by the Board was Donald Rogers. I provided expert assistance to counsel throughout the hearing process over a period of about six months in 1989. Tasks included review of all documents submitted by all parties to the hearing, advising counsel on the contents of these documents, assisting counsel with depositions and cross examination related to these documents, assistance with a summary expert report to the Board. I did not testify.

B Integrity Insurance Company

In the Matter of the Liquidation of Integrity Insurance Company. Superior Court of New Jersey Chancery Division - Bergen County General Equity Part Docket No.:C-7022-86. I was engaged by Counsel for Integrity, Sills Cummis Zuckerman Radin Tischman Epstein & Gross of Newark, New Jersey. The attorney was Thomas Novak. Interactions with the client were primarily through the Deputy Liquidator and staff. The Deputy Liquidator is Richard White at Integrity Insurance Company in Liquidation, 49 E. Midland Avenue, Paramus, New Jersey, 201-262-9300.

From 1987 through 2003, I provided all expert actuarial services to Integrity Insurance Company in Liquidation. The primary line of business was excess and umbrella with extensive mass tort exposure. This assignment included, for example, commutation analyses, reserve analysis, cash flow analyses, general actuarial advice, and assistance with construction of a final dividend plan. My work included preparation of several expert actuarial reports. My report regarding the loss and loss adjustment expense reserves and the allocation of those reserves to reinsurance treaty formed the basis of the Final Dividend Plan. I provided expert witness testimony regarding my report in the form of a week long deposition. The case did not go to trial.

Opposing counsel was Schiff Hardin L.L.P. of Chicago, Illinois.

C Homestate Holdings

United States District Court for the District of New Jersey, Home State Holding, Inc., a Delaware corporation, Civ. No. 00-1260(GEB) Plaintiff, against Pricewaterhousecoopers, L.L.P., f/d/b/a Coopers & Lybrand, Defendant.

The law firm for this case was Donovan & Associates (now W. J. Cahill & Associates), 24 S. Holmdel Road, Holmdel, New Jersey 07733, 732-772-9830. Michael Donovan (deceased in 2006) was the primary contact. Susan Kennedy was the secondary contact and Bill Cahill was an occasional

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