

## *CURRICULUM VITAE*

**NAME:** Michael J. Miller

**BUSINESS ADDRESS:** 21253 N 825 East Road  
Carlock, IL 61725  
E-Mail: [mmiller@ask-epic.com](mailto:mmiller@ask-epic.com)

**EDUCATION:** ILLINOIS STATE UNIVERSITY  
Bachelor of Science – 1968  
Major – Mathematics  
Minor – Accounting

**CONTINUING EDUCATION:** Estimated study time exceeding 3,000 hours necessary for completion of 10 qualifying exams for membership in Casualty Actuarial Society (CAS).

Participation as an attendee and on the faculty of the CAS Loss Reserve Seminar, the CAS Ratemaking Seminar, and other CAS educational seminars on special topics, such as rate of return and underwriting practices.

Meet all continuing education requirements of the American Academy of Actuaries necessary to sign a public actuarial opinion.

|  |                                     |           |
|--|-------------------------------------|-----------|
| <b>MEMBERSHIP IN PROFESSIONAL ORGANIZATIONS:</b> | Casualty Actuarial Society (CAS)    |           |
|  | Associate Member                    | 1971      |
|  | Fellow                              | 1981      |
|  | American Academy of Actuaries (AAA) | 1975-2009 |
|  | Conference of Consulting Actuaries  | 2002-2004 |
|  | Fellow                              |           |
|  | International Actuarial Association |           |
| Midwestern Actuarial Forum                       |                                     |           |
| Chartered Life Underwriter (CLU)                 |                                     |           |

Progressive Exhibit 2006  
Liberty Mutual v. Progressive  
CBM2012-00003

**PROFESSIONAL  
ACTIVITIES:**

|  |                        |
|--|------------------------|
| CAS Committee on Risk Classification,<br>Member                                  | 1982-1984              |
| Chairman   | 1983-1984              |
| CAS Committee on Principles of Ratemaking<br>Member                              | 1985-1987              |
| Chairman   | 1991-1992              |
| CAS Examination Consultant   | 1987-1990              |
| CAS Long-Range Planning Committee  | 1993-1994<br>1997-2000 |
| CAS Board of Directors   | 1992-1993<br>2001-2003 |
| CAS Officer,<br>Vice President – Research and Development                        | 1993-1996              |
| CAS Task Force on Non-Traditional Practice Areas<br>Chairman                     | 1998-2000              |
| CAS/SOA Joint Task Force on Financial Engineers                                  | 1998-2001              |
| AAA, Liaison Committee to the National<br>Association of Insurance Commissioners | 1985-1988              |
| Actuarial Education and Research Fund<br>Board of Directors                      | 1994-1996              |
| AAA, Casualty Practice Council   | 1990-1993              |
| Property Casualty Committee of Actuarial<br>Standards Board, Member              | 1987-1993              |
| Chairman of Ratemaking Subcommittee  | 1987-1988              |
| Chairman of Property/Casualty Committee  | 1989-1993              |
| Midwestern Actuarial Forum<br>Education Officer                                  | 1986-1987              |
| President  | 1988                   |

**EMPLOYMENT  
HISTORY:**

|  |              |
|--|--------------|
| State Farm Insurance                         | 1967-1984    |
| M. J. Miller and Company                     | 1984         |
| Tillinghast                                  | 1984-1993    |
| Miller, Herbers, Lehmann, & Associates, Inc. | 1994-2002    |
| EPIC Consulting, LLC                         | 2003-Present |

**PROFESSIONAL PUBLICATIONS:**

“Private Passenger Automobile Insurance Ratemaking”, Proceedings of CAS, Volume LXVI.

“Review – Risk Classification Standards by Walters”, Proceedings of CAS, Volume LXVIII.

“A History of the Rating and Regulation of Personal Car Insurance in the United States”, The Institute of Actuaries of Australia, February, 1990.

“An Evaluation of Surplus Allocation Methods Underlying Risk Based Capital Applications”, CAS Discussion Paper Program, Volume I, 1992.

“How to Successfully Manage the Pricing Decision Process”, CAS Discussion Paper Program, 1993.

“Building a Public Access PC-Based DFA Model”, CAS Forum, Summer 1997, Volume 2.

“Auto Choice: Whose Fault Is It Anyway”, Contingencies, January/February 1998

“Actuarial Implications of Texas Tort Reform”, CAS Forum, Spring 1998.

“The Relationship of Credit-Based Insurance Scores to Private Passenger Automobile Insurance Loss Propensity”, June 2003.

“Disparate Impact and Unfairly Discriminatory Insurance Rates”, CAS Ratemaking Call Paper Program, February 2009.

**PRESENTATIONS:**

Faculty member on National Association of Insurance Commissioners’ orientation program for new insurance commissioners, 1987-1994.

Faculty member on National Association of Independent Insurers’ seminars on ratemaking and loss reserving.

“Key Provision in Rate Filings”, Society of State Filers.

Numerous presentations at educational seminars and meetings conducted by the Casualty Actuarial Society on topics including ratemaking, loss reserving, underwriting, risk classification and rate of return.

**EXPERT TESTIMONY:**

Rate Regulatory Hearings in Alberta, California, Florida, Georgia, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, New Brunswick, New Jersey, New York, North Carolina, Ohio, Oklahoma, Ontario, Pennsylvania, Texas, Vermont, West Virginia, and Wyoming.

Courts in Alabama, California, Florida, Minnesota, Mississippi, New Hampshire, Pennsylvania.