UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE PATENT TRIAL AND APPEAL BOARD
LIBERTY MUTUAL INSURANCE CO. Petitioner
v.
PROGRESSIVE CASUALTY INSURANCE CO. Patent Owner
Case CBM2012-00003 Patent 8,140,358
<del></del>

Declaration of John V. Biernacki

Progressive Exhibit 2020 Liberty Mutual v. Progressive CBM2012-00003



Declaration of John V. Biernacki

I, John V. Biernacki, make the following Declaration pursuant to 28 U.S.C.

§ 1746:

1. I am an attorney with the law firm Jones Day.

2. I provide this Declaration in connection with the above-identified

Covered Business Method Patent Review proceeding. Unless otherwise stated, the

facts stated in this Declaration are based on my personal knowledge.

3. Exhibit 2018 hereto is a true and correct copy of "Risk Classification

Statement of Principles," a booklet prepared by the American Academy of

Actuaries Committee on Risk Classification in 1980.

4. Exhibit 2019 hereto is a true and correct copy of excerpted pages from

the deposition transcript of Scott Andrews dated September 24, 2013.

I declare under penalty of perjury that the foregoing is true and correct.

Date: October 4, 2013

Signature:

John V. Biernacki