

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 CBM2012-00004 (JL)
Patent 6,064,970

Supplemental Declaration of Michael J. Miller

CLI-2111242v1

Progressive Exhibit 2020
Liberty Mutual v. Progressive
CBM2012-00004

Supplemental Declaration of Michael J. Miller

I, Michael J. Miller, hereby declare under penalty of perjury:

1. I provide this Supplemental Declaration in response to Petitioner Liberty Mutual Insurance Co.'s First Set of Objections to Patent Owner Progressive Casualty Insurance Co.'s Exhibits, dated May 8, 2013.

2. From 1975 to 2010, I was a member of the American Academy of Actuaries ("the Academy"). The Academy, through its associated Actuarial Standards Board, publishes professional standards of practice for actuaries in the United States.

3. Progressive Exhibit 2012 is a true and accurate copy of a publication entitled "Risk Classification Statement of Principles," published by the Academy in 1980. I am personally familiar with and have followed the Principles set forth in Exhibit 2012 during my work as an actuary.

4. Exhibit 2012 has been widely accepted and followed by members of the actuarial profession since its publication.

5. Exhibit 2012 is further authenticated by Actuarial Standard of Practice No. 12, "Concerning Risk Classification," issued by the Actuarial Standards Board in October, 1989. A true and accurate copy of that Standard of Practice No. 12 is attached to this Supplemental Declaration. Section 3 of the Standard of Practice No.

standard supersedes the *Principles*. It
guidance to the actuary in risk classific
expressed in the *Statement of Principle*

As such, Exhibit 2012 remained in effe

Date: 5/22/2013

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Note: This version of ASOP No. 12 is no longer in effect.
It was superseded in 2006 by ASOP No. 12, Doc. No. 101.



ACTUARIAL STANDARDS BOARD

**Actuarial Standard
of Practice
No. 12**

Concerning Risk Classification

**Developed by the
Committee on Risk Classification for the
Specialty Committee of the
Actuarial Standards Board**

**Adopted by the
Actuarial Standards Board
October 12, 1989**

(Doc. No. 014)

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