

## ***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 2014  
Liberty Mutual v. Progressive  
CBM2013-00009

**PROFESSIONAL  
ACTIVITIES:**

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