

UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE PATENT TRIAL AND APPEAL BOARD

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LIBERTY MUTUAL INSURANCE CO.  
Petitioner

v.

PROGRESSIVE CASUALTY INSURANCE CO.  
Patent Owner

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Case CBM2012-00002 (JL)  
Patent 6,064,970

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**Supplemental Declaration of Michael J. Miller**

CLI-2111242v1

## **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 C  
guidance to the actuary in risk classific  
expressed in the *Statement of Principle*

As such, Exhibit 2012 remained in effe

Date: 5/22/2013

CLI-2111242v1

Note: This version of ASOP No. 12 is no longer in effect.  
It was superseded in 2006 by ASOP No. 12, Doc.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

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### 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

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(Doc. No. 014)

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