

## ***CURRICULUM VITAE***

**NAME** Joseph A. Herbers

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**EDUCATION** UNIVERSITY OF MISSOURI, COLUMBIA  
Bachelor of Arts – 1980  
Major – Mathematics  
Minor – Statistics

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

Participation as an attendee and on the faculty of the Casualty Loss Reserve Seminar, the CAS Ratemaking Seminar, various CAS semi-annual meetings, and other educational seminars on special topics.

**MEMBERSHIP IN PROFESSIONAL ORGANIZATIONS** Casualty Actuarial Society (CAS) Associate Member 1986  
American Academy of Actuaries (AAA) 1986  
Midwestern Actuarial Forum  
Central Illinois Actuarial Club

**EMPLOYMENT HISTORY** State Farm Insurance 1980-1985  
Tillinghast/Towers Perrin 1985-1993  
Miller, Herbers, Lehmann, & Associates, Inc. 1994-2002  
Pinnacle Actuarial Resources, Inc. 2003-Present

**PROFESSIONAL ACTIVITIES** AAA Committee on Property-Liability Financial Reporting 1998 - Present  
CAS Casualty Loss Reserve Seminar Committee 2004 - Present  
CAS Continuing Education Committee 2002 - 2003  
CAS Committee on Reserves 2004 - 2005  
CAS Program Planning Committee  
Member 1992 - 1998  
Chairperson 1998 - 2001  
AAA Seminar on Effective P/C Loss Reserve Opinions 2005 - 2007

**APPOINTED  
ACTUARY**

Alliance United Insurance Company	2007 - 2008
American Access Casualty Company	2005 - Present
American Federation Insurance Company	1992 - Present
American Freedom Insurance Company	1998 - Present
Apollo Casualty Company	1997 - 2008
Apollo Casualty of Florida Company	2007 - 2008
Assurecare Risk Retention Group	2005 - Present
Benefit Security Insurance Company	2008 – Present
Constitutional Casualty Company	1995 - Present
Delphi Casualty Company	2004 - 2008
Direct Auto Insurance Company	2007 - Present
Edison Insurance Company	2009
Farmers Mutual Fire Insurance Co. of Branch County	2006 - Present
Florida Lawyers Mutual Insurance Company	1998 - Present
Florida Peninsula Insurance Company	2008 – Present
Florida Select Insurance Company	2006, 2008-Present
Foremost County Mutual	1992 - Present
Foremost Insurance Company	1992 - Present
Foremost Lloyds of Texas	1992 - Present
Foremost Property & Casualty Insurance Company	1992 - Present
Foremost Signature Insurance Company	1992 - Present
Georgia Lawyers Insurance Company	2005 - 2008
Grain Dealers Mutual Insurance Company	2006 - 2007
Harco National Insurance Company	1993 - 2008
Interstate Bankers Casualty Company	2008 – Present
Lawyers Mutual Liability Insurance Company of NC	2005 - Present
Minnesota Lawyers Mutual Insurance Company	2002 - Present
National Contractors Insurance Company RRG	2005 - Present
Superior American Insurance Company	2004 - 2005
Superior Guaranty Insurance Company	2004 - 2006
Superior Insurance Company (in Receivership)	2004 - 2006
Transit General Insurance Company	2009
Wolverine Mutual Insurance Company	2006 - Present

**PROFESSIONAL  
PUBLICATIONS**

- “Materiality and Statements of Actuarial Opinion,” *CAS Forum*, Fall 2002.
- “Getting the Most from Your Actuary,” *Captive Review* (Cayman 2009)
- “Building a Public Access PC-Based DFA Model,” 1997 CAS  
Dynamic Financial Analysis Task Force on Variables  
Call Paper Program
- “A Model for Estimating Loss Costs for Alternative Market Risks,”  
1996 CAS Discussion Paper Program, May 1996
- “Choice No-Fault, Actuarial Costing Methods,”  
*CAS Forum*, April, 1994

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**PROFESSIONAL  
PRESENTATIONS**

Dozens of presentations at educational seminars and meetings conducted by the Casualty Actuarial Society and American Academy of Actuaries on topics including Statements of Actuarial Opinion, ratemaking, loss reserving, catastrophes, professionalism and tort reform costing

**EXPERT TESTIMONY**

Rate Regulatory Hearings in Texas  
Rate Regulatory Hearings in Maryland