

TARA MILLER

FCAS, MAAA

Principal and Consulting Actuary

tara.miller@milliman.com



Current Responsibility

Tara Miller is a principal and consulting actuary with Milliman, working out of its Burlington, Vermont office. She joined the firm in 2017. She works primarily for Bermuda- and Vermont-based clients.

Professional Work Experience

Tara has over 15 years of experience in the property and casualty insurance industry, with a primary focus on commercial lines and captive insurance. Before joining Milliman, she worked at a primary insurance carrier focused on pricing commercial lines. She serves as the Loss Reserve Specialist for captive and commercial insurers domiciled in Bermuda, and as the Appointed Actuary for captive and primary insurers domiciled in the United States. Tara also advises a range of other organizations including self-insurers, public entities, risk retention groups, risk pools, and municipalities.

Tara leads actuarial projects tailored to the unique needs of each market, including reserve reviews, funding and ratemaking analyses, feasibility studies, and simulation modeling. She specializes in loss reserving and capital adequacy, with a particular focus on regulatory compliance. Tara works extensively with captives in Bermuda and the United States, guiding organizations through reserving and feasibility assessments. She has developed reserving models for a wide range of casualty lines, both standard and specialty, and regularly supports clients in meeting risk management objectives and evaluating reinsurance strategies. In addition, she provides ongoing support to Bermuda-based clients in meeting evolving regulatory and actuarial standards.

In addition to traditional property and casualty lines, Tara has significant experience with more specialized and emerging risks, including pharmaceutical and drug product liability, medical malpractice, credit and surety, warranty, and various professional liability lines. She has extensive experience managing the complexities associated with these non-traditional exposures and has guided clients through the distinctive challenges they present.

Tara is a frequent speaker on topics related to captive risk.

Professional Designations

- Fellow, Casualty Actuarial Society
- Member, American Academy of Actuaries
- Recipient of Captive International's Forty Under 40, June 2024

Presentations and Publications

Selected Presentations

- "LATAM: An In-Depth Look at the Region's Double-Digit Growth." Bermuda Captive Conference, September 2024.
- "Exploring the Ecosystem of Captive Operations." Bermuda Captive Conference, June 2025.

Affiliations

- Member, P&C Committee on Equity and Fairness, American Academy of Actuaries
- Member (former chair), Examination Committee, Casualty Actuarial Society
- Member, Vermont Captive Insurance Emerging Leaders

Education

BS, Actuarial Science and Economics, University at Albany, State University of New York