

# THOMAS TURNER

Compliance Consultant

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## Current Responsibility

Thomas Turner is a compliance consultant working with Milliman's compliance team in support of property & casualty insurance product development. His services include:

- Summarizing state regulatory requirements
- Drafting product forms
- Making product form and rule comparisons
- Conducting competitive rate, form, and other product research
- Preparing state regulatory filing material
- Developing rate, rule, and underwriting manuals
- Submitting and managing filings through SERFF and state filing systems
- Preparing and submitting rating service and advisory license applications
- Preparing state correspondence
- Performing other compliance support

Thomas consults with lead rate development actuaries to draft and organize coverage options, forms, and rules consistent with the rating algorithm and prepares the associated regulatory filing support. He manages rate, rule, underwriting, model, and form filings for all 50 states across property & casualty lines of business. The compliance team that Thomas leads is available to support clients and internal Milliman actuaries with their compliance needs.

## Professional Work Experience

Prior to joining Milliman, Thomas worked at Lemonade as a compliance manager, responsible for providing research and guidance in developing compliance protocols regarding the firm's internal and external agency relationships, contracts, marketing, and advertising. He was additionally tasked with developing compliance standards related to the creation and expansion of Lemonade's auto insurance unit.

Prior to Lemonade, Thomas worked as a compliance and ethics specialist at Metromile, responsible for overseeing and managing regulatory issues within the organization as well as licensing and maintaining vendor contracts. Thomas also served as the Subject

Matter Expert (SME) regarding accepted practices across the enterprise, in addition to providing guidance related to state and federal regulations for the claims and underwriting teams.

## Education

B.A., American Cultures and Japanese Literature, University of Michigan – Ann Arbor

J.D., University of Michigan Law School, Ann Arbor