

## **Stephen W. Miller, CPCU, AIC**

### **Insurance Claim Consultant & Expert Witness**

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210 Roosevelt Drive  
Northbridge, MA 01534

#### Overview

- **Property and Casualty Insurance Professional with 30+ years' experience in personal and commercial lines claims.**
- **Experience with direct claim handling, claim management, and oversight of third-party administrators serving an unbundled insurance product.**
- **Knowledge of claim metrics, carrier internal processes and industry best practices.**
- **Experience with litigation management of personal injury, property damage and complex and catastrophic exposures.**
- **Lines of business include personal auto, homeowners, commercial property, commercial general liability, uninsured/underinsured motorist, medical payments, allegations of bad faith and extra contractual exposures.**

#### Professional Experience

Suite 200 Solutions  
Advisor

2022 - Present

- Provide generalized consulting, market intelligence, and similar services to insurance companies, claims organizations, and law firms serving those constituencies.

Miller Claims & Risk Associates, LLC  
President

2022- present

- Provide claim consultation and expert witness services for both plaintiff and insurer defendants.
- Provide consultation services in industry best practices for personal and commercial lines of property and casualty claims, including claim handling strategies and execution, management, internal processes and bad faith exposure analysis and management.
- Provide case analysis, file review, review of carrier claim handling guidelines, claim handling financials, expense management, litigation management, oversight of third-party administration.

- Provide written opinions, rebuttals, affidavits, disclosures, deposition and trial testimony, review of opposing expert testimony and opinions.
- Provide assistance with discovery disclosures
- Provide carrier file audit services tied to internal claim handling guidelines, key performance metrics, industry best practices, reserve adequacy and accuracy, and claim supervision.
- Provide carrier file audit services tied to specific targeted outcomes.
- Provide vendor management analysis to panel counsel firms to enhance carrier relations and support carrier client retention.

AXA XL

Boston, MA

Assistant Vice President

2013 - 2021

- Responsible for claim technical oversight of unbundled risk management accounts in business classes of luxury hospitality, restaurant, consumer big box retail, automotive supply, transportation, habitational, supermarket, golf course management, nursing home and assisted living, entertainment and amusement, among others.
- Developed and drove resolution strategies for large and complex litigation that pierced primary and self-insured layers.
- Maintained and managed business partnerships with third-party administrators, brokers, policyholders, experts, vendors and defense counsel.
- Provided support to underwriting, claim account management, IT, finance, accounting and actuarial partners.
- Participated in due diligence activities for incoming business opportunities.
- Developed and implemented TPA claim service agreements and annual review of insurance certifications.
- Led annual audits of third-party administrators to ensure claim quality.
- Consulted with underwriting on manuscript policy language.
- Attended mediations when exposures pierced insured layer of coverage.

STATE AUTO INSURANCE

Columbus, Ohio

Assistant Vice President/Specialty Claims Manager

2009 – 2012

- Created and Managed new claims team from scratch focused on large commercial claim oversight, surety claim handling and specialized quality assurance for this super-regional property and casualty insurance company.
- Developed approval process for third-party administrators.
- Contributed to conducting pre-binding due diligence audit.
- Managed team responsible for performance management, quality assurance audits and oversight of claims requiring carrier authority.

- Participated as part of due diligence team and assisted claims leadership on claims integration of acquired/merged companies.
- Participated as member of Chief Claim Officer's Large Loss Committee reviewing casualty losses with potential exposure of \$500K+.
- Developed strategic direction for high exposure specialty lines, including mass tort claims.

#### Corporate Claim Manager

2000-2009

- Provided leadership for litigation claim handler team while directing casualty litigation for various company territories.
- Performed audits and directly supported claim settlement in excess of \$250K as well as complex cases involving liquor liability, employment practices liability, "blast fax" allegations, declaratory judgment actions, bad faith claim handling claim allegations and copyright infringement.
- Spearheaded case management involving reserve analysis, discovery oversight and collaboration with defense counsel.
- Served on due diligence team reviewing potential M&A partner claim files.
- Contributed to corporate-wide special innovation project focused on propelling company to next stage of profitable growth.
- Coached 4 direct reports resulting in promoting 4 team members into management positions and acquiring special performance-based bonuses.
- Spearheaded company-wide legal bill review program, developed business rules for implementation, orchestrated launch and traveled to train company personnel resulting in 5% annual savings in outside legal spend.
- Collaborated with underwriting partners to launch revised Employment Practices Liability product.

#### Prior Roles

1989 -1999

- Details available upon request.

#### Education

Indiana University, Bloomington, Indiana  
Bachelor of Science in Public Affairs

1985

#### Professional Designations and Certifications

Insurance Institute of America  
Chartered Property Casualty Underwriter

2012

American Educational Institute, Inc.  
Legal Principles Claims Specialist  
Property Claims Law Associate

1996

1995

Insurance Institutes of America  
Associate in Claims  
General Insurance Certificate

1994

1993

### Panel Presentations

- “How Does the Claims Professional Help Ensure Success at Mediation? A Different View from Defense Counsel’s Room.” Panelist at Ohio Association of Civil Trial Attorneys Seminar June 2008.

### Professional Organizations

- American Association of Insurance Management Consultants
- CPCU Society
- Claims and Litigation Management Alliance
- National Society of Professional Insurance Investigators
  - President, National Executive Board, 2006
  - First Vice President, 2005
  - Second Vice President, 2004
  - Member at Large, National Executive Board, 2002 -2003