

Curriculum Vitae

Clinton E. Miller, J.D., DABFE, FACFE, DABDA
(Diplomat of the American Board of Forensic Examiners)
(Fellow of the American College of Forensic Examiners)
(Diplomat of the American Board of Disability Analysts)
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Summary of Qualifications:

Extensive education, training and experience in positions which require knowledge of underwriting, duties and responsibilities of agents and brokers, law and claims adjusting, coverage disputes, customs and practices in the insurance industry, good faith-bad faith allegations. Consultant to insurers, insureds, the Department of Insurance, State of California and to the California Legislature: Select Committee on Insurance Reform.

Insurance Consulting Experience

- Retained approximately 1,200 plus times nationwide
- Deposed approximately 400 plus times
- Testified approximately 135 plus times in Superior, Federal and Criminal Courts

Education

J.D. Degree
Lincoln University
School of Law
San Jose, CA

B.S. Degree
Insurance Risk Management Major (CPCU & CLU) (Core Curriculum)
Underwriting (Casualty and Life) (I never took the National exams)
San Jose State University
San Jose, CA

A.A. Degree
Insurance Adjusting & Investigation
Foothill College
Los Altos, CA

Professional Publications:

Books: *How Insurance Companies Settle Cases (Now in its 13th Edition)* (Best Seller)
 Expert Witness (Computer Program) How to Estimate Bodily Injury Settlements

Articles: *California Insurance Commissioner Report, 1986 -*
 “Bad Faith – Bad News I” and
 “Bad Faith – Bad News II”
 Insurance Settlement Journal – Ask the Expert
 American Jury Trial Series – Contributing Author
 Insurance Institute of America – Contributing Author
 The American Bar Association Journal -
 “The Proper Protocol for Working with Claims Adjusters” (October 2000)

Professional Licenses/Associations / (Past and Present) Certificates

Board Certified Forensic Expert
American Board of Forensic Examiners; Fellow of the Board
Insurance Arbitration Forums, Inc.
Central Coast Claims Forums, Inc.
Claims Manager Forum
National Academy of Expert Witnesses
California Association of Licensed Investigators (Active License)
California Association of Independent Insurance Adjusters
National Forensic Center
BASE Associates
ATLA Faculty Member
Inducted into the College of Forensic Examiners (1995)
Licensed Qualified Manager – State of California (Claims) (Active License)
National Association of Insurance Litigation Managers
National Flood Insurance Program – Licensed 1980 (Inactive)
Forensic Expert Witness Association – Orange County Chapter – Los Angeles Chapter –
Norcal Chapter and San Diego Chapter

Recent Lectures

American College of Forensic Examiners (Mold Litigation – October 2002)

American Conference Institute – The Tenth National Advanced Forum on
Litigation – Bad Faith and Punitive Damages (March 2004)

American Conference Institute – The Thirteenth Advanced National
Forum on Bad Faith and Punitive Damages (April 2006)

Personal Insurance Experience

October 1986 – August 1987
Accord Adjusters – Multi-line Adjuster

March 1985 – October 1986
The Hartford – Claims Manager and Office Manager

January 1980 – March, 1985
Allco Adjusters – Owner (Independent Insurance Adjusting Firm,
Multi-line Adjustors, Appraisers and Private Investigators)

January 1978 – December 1979
Mission Adjusters – Multi-line Adjuster

August 1977 – January 1978
Williamson & Poch Associates – Multi-line Adjuster

September 1976 – August 1977
Russo Claims Service – Multi-line Adjuster

July 1975 – August 1976
Brown Brothers Adjusters – Multi-line Adjuster

December 1971 – June 1975
State Farm Insurance Company – Adjuster: Bodily Injury Specialist
(Graduate of State Farm Insurance Company's Claim Schools)

January 1970 – November 1971
California Casualty Insurance Company – Multi-line Adjuster

September 1963 – September 1965
Fred Cliby, Inc. – Multi-line Adjuster

Computer Science Experience:

Stanford University – Computer Code Supervisor – 1965 – 1967
RCA – CBE Manager – 1967 – 1970

**About the Author: How Insurance Companies Settle Cases (13th Edition)
(1987 to 2002)**

Clinton E. Miller, J.D., DABFE, FACFE, DABFE (Diplomat of the American Board of Forensic Examiners) (Fellow of the American College of Forensic Examiners) (Diplomat of the American Board of Disability Analysts) is a nationally recognized insurance consultant, published author, lecturer and guest speaker. He has extensive experience as a qualified trial expert witness in state and federal courts in both civil and criminal cases, nationwide. His particular areas of expertise include “bad faith” allegations, coverage disputes, coverage interpretation, and insurance industry standards, custom and practices. He has testified nationwide in approximately 400 plus cases involving insurance related issues, including approximately 135 trials. He is also certified as an insurance arbitrator by the Insurance Arbitrations Forum, Inc.

Since he began working in the insurance industry in 1963, Mr. Miller has adjusted approximately 34,000 claims for over 150 insurance companies, trained adjusters and written claims manuals. He has owned and operated his own independent insurance adjusting firm and worked as a claims manager for a national insurance company. He has held federal and state insurance adjusting licenses and is also a licensed private investigator. In addition to providing consulting services to insurance companies and policyholders, Mr. Miller has acted as a consultant to the Department of Insurance, State of California.

Mr. Miller’s formal education includes an A.A. degree in Insurance Adjusting and Investigation from Foothill College, a B.S. degree in Insurance Risk Management from San Jose State University, and a J.D. degree from Lincoln University School of Law.

Publications subscribed to:

Claims (“Covering the Business of Loss”)
Forensic Examiner
Rough Notes (Agents and Broker)
National Underwriter
Business Insurance (Life and Casualty)
Best’s Review (Agents and Brokers and Reinsurers)
Lawyers Weekly (Newspaper) (National)
Daily Journal (Newspaper) (California)