

**Charles M. Miller, Esq.**  
INSURANCE LAW CENTER  
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Expert Witness on Insurance  
Claims Handling, Insurance Coverage,  
Insurance Company Organization and Operations.

Experience:

Mr. Miller was employed by Fireman's Fund Insurance Company for eighteen years in insurance claims. Mr. Miller has held several insurance claims positions, including senior adjuster, branch office general adjuster and claims manager. Mr. Miller also managed an asbestos claims facility and a nationwide major claims unit. Mr. Miller has practiced insurance law since 1990. Mr. Miller has extensive experience with the interpretation and application of first and third party insurance policy forms.

Since 1997 Mr. Miller has been retained in over 100 cases in at least fifteen states and territories (federal and state courts) as an expert on insurance coverage and claims handling, including construction defect case, first party fire and water losses, disability claims, professional liability claims, claims under various automobile insurance policies, comprehensive commercial liability policies, and excess and umbrella policies. Mr. Miller has been retained in both federal and state court, including Arizona, California, Idaho, Nevada, New Mexico, South Carolina, Pennsylvania, Florida, the Virgin Islands, Washington, Oregon, Utah, Arkansas, Missouri, Mississippi, South Carolina, Louisiana, Massachusetts, West Virginia, and Toronto, Ontario, Canada.

Mr. Miller has been qualified as an expert on insurance industry claims handling standards and practices in Arizona, Nevada, Arkansas, Idaho, Colorado, New Mexico, Ohio, Missouri, Louisiana, South Carolina, West Virginia, and California.

Insurance Industry Experience:

1972-1980      Held several positions at Fireman's Fund Insurance Company, including Senior and Branch Office General Adjuster.

Experienced in the handling of first party claims, including claims arising out of collision losses, theft losses, residential fires, and burglaries from commercial establishments.

Experienced in handling a wide variety of commercial and personal liability claims including construction and auto accidents, underinsured and uninsured motorist claims, environmental claims, construction defect and personal injury claims.

Responsible for the management and supervision of litigation.

1980-1986 Managed insurance company asbestosis claims facility. Responsible for the supervision of litigation, investigation, and evaluation of over 600 claims for asbestosis-related injuries.

Continued responsibility for the handling, investigation and resolution of both third and first party claims as Branch Office General Adjuster.

1986-1990 Managed Insurance Company Major Claims Unit.

Responsible for nationwide management of a variety of specialized claims, including construction defect, investment advisors professional liability, and sexual discrimination and harassment.

Responsibilities include interpretation of insurance policy provisions and management of insurance coverage declaratory relief actions brought either by the policyholder or the company.

#### Legal Practice:

2004-Present: Insurance Law Center

2000-2004 Special Counsel, Wendel Rosen Black & Dean, Oakland California.

1998-2000 Law Office of Charles M. Miller- San Francisco, California

1995-1998 Associate, Gray Cary Ware & Freidenrich. Practice in Insurance Litigation

1992-1995 Associate, Pettit & Martin

1990-1992 Associate, Heller, Ehrman, White & McAuliff

#### Education:

University of San Francisco 1990 J.D. (Magna Cum Laude) Law Review

Western Washington University 1970-1971 Masters Studies Political Science

Western Washington University 1970 B.A. Political Science (President's List)

#### Organizations:

California Bar Association

American Bar Association

San Francisco Bar Association

American Association For Justice

Consumer Attorneys of California

Alameda Bar Association

San Francisco Trial Lawyers Association