

Cynthia R. Koehler

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EXPERIENCE

Cindy Koehler Consulting, Newton, MA

May 2023 – Present

- Providing services as an arbitrator and mediator for insurance and reinsurance claims and disputes of all types, across all lines of commercial and personal business
- Consulting services for insurers, risk managers, brokers and attorneys, related to claims resolution strategy, jury trials, insurance coverage, litigation management, good/bad faith, claim administration, exposure and reserve analysis, people management and compliance with industry best practices
- Expert witness assignments related to insurance and reinsurance claims and disputes, industry custom & practice

AIG, New York, NY and Boston, MA

March 2019 – May 2023

Chief Claims Officer, North America, General Insurance

- Responsible for all commercial and personal claims in all lines of business for US, Canada and Bermuda. Total claims payments of ~ \$14B per year, with oversight of staff of ~ 2100 employees across dozens of offices in North America and Bermuda
- Provide focus on total cost of claim, business alignment, reserving, best practices, lessons learned and technical trainings across all regions and all insurance products within North America, GI
- Key strategic claims partner for senior internal stakeholders in Actuarial, Underwriting, Distribution, Reinsurance, Finance, ERM and Human Resources, across North America, GI; Key strategic senior claims contact for all NA Risk Managers, Brokers and TPAs
- Featured Senior Leadership Speaker at AIG Global Client Counsel events and AIG Fall and Winter Summit Meetings

XL Catlin, Hartford, CT

February 2016 – March 2019

Senior Vice President, Global Practice Leader, Casualty Claims

- Manager of global team of highly experienced practice leaders overseeing complex claims across all commercial casualty products, with focus on driving technical consistency, best practices, accurate and timely reserving and superior claims outcomes. Responsibility for strategic oversight of all Casualty trials and arbitrations in US, UK, APAC and EMEA
- Consistent engagement with regional underwriting and actuarial teams globally to identify and communicate “lessons learned” and ensure delivery of effective training programs and resources
- Responsible for identifying and understanding emerging casualty risks and industry trends, and for developing and maintaining open and effective lines of communication with key senior internal and external business partners

Liberty Mutual Group. Boston, MA

November 2001 – December 2015

Vice President, Assistant General Counsel (July 2003 – December 2015); Counsel (2001 – July 2003)

- Managed Complex and Emerging Risks Claims (“CERC”) Legal Department -- 50+ attorneys, paralegals and administrative staff responsible for handling legacy mass tort claims, including complex product liability, asbestos, environmental, molestation, bankruptcy, class actions and

other long-tail and latent injury claims. Direct oversight of all coverage disputes, including all related mediations and arbitrations.

- Responsible for reinsurance collections and managing ceded and assumed disputes and arbitrations related to complex claims handled by the department. Personally negotiated substantial reinsurance recoveries on ceded asbestos, environmental and molestation claims
- Designed key metrics and established/managed annual legal department objectives and budget
- Worked closely with Corporate Actuarial Department in reviewing and analyzing reserves, and in meetings with outside rating and regulatory agencies reviewing adequacy of reserves
- Implemented qualitative litigation management audit program and reported to Senior Management regarding drivers and trends in outside legal spend for APH claims
- Assisted with design and implementation of predictive analytics model to identify likely ultimate claim cost for APH Claims
- Participated in Company's Enterprise Risk Management Committee, prepared and presented annual Emerging Risk Update to Liberty Mutual's CEO and Directors identifying litigation trends

Note: After a reinsurance transaction between Liberty and Berkshire Hathaway in 2015 involving Liberty's discontinued APH and Environmental business, I briefly became an employee of Berkshire's subsidiary, Resolute Management Inc., to facilitate the transition of claims and staff.

Eastern Casualty Group. Marlborough, MA

September 1999 – November 2001

Senior Legal Counsel

- Created in-house legal department for growing Property Casualty Insurer
- Chief Compliance Officer and Chief Privacy Officer
- Responsible for all property and casualty claims litigation, workers compensation liens, commercial transactions, mergers and acquisitions, market conduct examinations, contract negotiation and drafting
- Supervised all administrative proceedings and inquiries involving government agencies and state insurance departments for Eastern Casualty Group Companies
- Responsible for all licensing, regulatory and compliance operations in thirty-four states

Note: Eastern Casualty was 100% privately held and voluntarily went into run-off in September 2001

Morrison, Mahoney & Miller. Boston, MA

September 1987 - August 1999

Equity Partner (1995-1999), Associate (1987-1995), Summer Associate (1986)

- Practice concentration in complex insurance coverage and litigation, with emphasis on commercial property and liability claims, fidelity/surety claims, Financial Institution bonds, and mass tort claims, as well as all related subrogation litigation. Responsible for handling all of firm's insurance related bankruptcy work
- First and second chair responsibilities for trials and appeals in federal and state courts in Massachusetts and Maine. Handled all types of alternative dispute resolution proceedings, including Arbitration, Mediation, Reference and Appraisal.

EDUCATION

Georgetown University Law Center. J.D., Washington, DC

May 1987

Law Fellow; Special Projects Editor, Georgetown Journal of Law & Technology

Colby College. B.A., magna cum laude, Waterville, ME

May 1982

Phi Beta Kappa; Laurie F. Peterson Memorial Prize in Government; Goodwin Public Speaking Prize; Charles A. Dana Scholar; Colby College nominee for Harry S. Truman Scholarship; Dean's List

PROFESSIONAL ACTIVITIES

- **Certified Arbitrator, AIDA Reinsurance & Insurance Arbitration Society (“ARIAS-US”)**
- **Geneva Association** – AIG and XL Catlin Representative, 2016 -- 2023; Chaired the Geneva Association’s Annual Liability Regimes Conference in London, UK, November 2018
- **International Association of Defense Counsel (“IADC”)**, Member
- **Claims and Litigation Management Alliance (“CLM”)**, Alternative Dispute Resolution Committee; Claim Management Committee, 2014 -- 2019

BOARD MEMBERSHIPS

AIDA Reinsurance & Insurance Arbitration Society (“ARIAS-US”) – (November 2017 – Present) -- A nonprofit corporation dedicated to improving the insurance and reinsurance arbitration process for international and domestic markets. ARIAS•U.S. provides training, certification and continuing education in the skills necessary to serve effectively on an insurance/reinsurance arbitration panel. Vice President 2018-2020; President, 2021, Chairperson, 2022

One Family, Inc., Boston, MA – (June 2018 – September 2020) -- One Family is a charitable Massachusetts Corporation that aims to prevent homelessness and break the cycle of family poverty by promoting pathways to economic independence through advocacy, education, and innovation

BAR ADMISSIONS

Commonwealth of Massachusetts (1987)

U.S.D.C. District of Massachusetts (1988)

U.S. Court of Appeals, First Circuit (1988)

State of Maine (1989) (recently suspended membership voluntarily)

U.S.D.C. District of Maine (1996)

RECENT PRESENTATIONS

- **AMWINS Annual Leadership Meeting, January 2023, Las Vegas, NV** – An hour long, solo presentation on the Emerging Liability Landscape in US Litigation
- **AIG Client/Broker Fall Summit, October 2022, Pasadena, CA** – Nuclear Verdicts and Other Emerging Risks in the US
- **Canada RIMS, September 2022, Halifax, Nova Scotia** – Panel presentation on Social Inflation and Litigation Funding in US
- **RIMS, March 2022, San Francisco, CA** -- “A Look at Third Party Litigation Funding”
- **AIG Client/Broker Winter Summit, February 2022, Stowe, VT**– “Understanding the Impact of Inflation”
- **AIG Client/Broker Winter Summit, December 2020, Virtual Conference** – “Recalibrating Risk: A Look at Third Party Litigation Funding”
- **AIG Client/Broker Fall Summit October 2019, Scottsdale, Arizona** – “Climate Change, Implications for Insureds”
- **Geneva Association Annual Liability Regimes Conference, November 2018, London, England** – Conference Chair
- **Annual Casualty Underwriting Conference, July 2018, Paris, France** – “Evolving Liability in the Age of Autonomy”
- **EMEA International Casualty Underwriting Conference, April 2018, Rome, Italy** -- “Litigation Trends and Emerging Risks for Casualty Insurers”
- **Geneva Association Annual Liability Regimes Conference, November 2017, Zurich, Switzerland** – “Liability Issues in Autonomous Transportation”