



## Shareholder

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*AV Rated*



Travis Miller practices primarily insurance regulatory law, business and transactional law, and administrative law. He regularly assists insurance companies and other regulated parties before the Florida Office of Insurance Regulation and the Florida Department of Financial Services. In addition, Travis provides counsel and general representation to members of the insurance industry in their regulatory affairs and business transactions.

Travis is Board Certified by The Florida Bar in State and Federal Administrative and Governmental Practice. He holds the highest rating for competence and ethics (AV) from Martindale-Hubbell, has been listed as a top insurance lawyer in Florida by Chambers USA.

Travis has substantial experience consulting with property and casualty insurers, life and annuity companies, and health insurers. He also regularly assists specialty insurers, premium finance companies, managing general agencies, insurance agencies, third party administrators and other organizations involved in the insurance industry. Travis' representations have covered the full range of insurers' business cycles, from formation and start-up to withdrawal and wind-down. He has guided numerous new insurers through the formation process, including the organization of holding companies, managing general agencies and other related organizations and obtaining regulatory approvals from the Office of Insurance Regulation. Travis also assisted both buyers and sellers through the acquisition process, beginning with the negotiation and development of the agreements and progressing through the submission and approval of regulatory filings. At the end of the business cycle, Travis has helped insurers prepare and gain Office of Insurance Regulation approval of withdrawal plans.

Travis has guided many insurers through the product review and approval process at the Florida Office of Insurance Regulation, including the development or revision of product forms, rate filings and underwriting manuals. Travis also counsels insurers in the Office of Insurance Regulation's form certification process. He also uses his educational background in accounting and finance to assist insurers with financial reporting and investment issues before the Office of Insurance Regulation's Financial Oversight section. Travis also frequently helps insurers respond to regulatory inquiries or investigations and resolve issues presented by the Office of Insurance Regulation or Department of Financial Services.



The Florida legislature enacts far-reaching changes to the Insurance Code almost every year. Travis has worked with insurers to develop public policy strategies and in monitoring potential legislative changes, including analysis of legislative changes on insurers' existing business or market plans. After each legislative session, Travis is engaged in insurers' implementation of legislative changes and development of compliance programs to accommodate new regulatory requirements.

Over the last eighteen years, Travis has been privileged to represent the insurance industry through some of its most significant changes. These most recently have included issues such as reviewing the implementation for Florida's mitigation discount program and counseling insurers regarding changes in Florida's sinkhole insurance laws. Travis also has been involved in topics such as the use of hurricane models in insurance ratemaking, the use of credit scoring in insurance rates and underwriting, and OFAC compliance. With the cyclical nature of insurance markets and Florida's ever-changing regulatory landscape, Travis works with the industry to proactively meet challenges that arise.

Travis is a founding shareholder of Radey Thomas Yon & Clark and was elected president of the firm in 2009. In 2011, Florida Trend magazine named the firm one of its Top 100 Companies to Work for in Florida—a distinction held by only three Tallahassee-based businesses and only a handful of law firms statewide. The firm again earned this distinction in 2012. The firm in 2012 was named to Martindale-Hubbell's inaugural list of Florida's Top-Ranked Law Firms. The Radey Law Firm also has been named a top insurance and administrative law firm by U.S. News & World Report and Best Lawyers magazine, as well as a top tier insurance law firm by Chambers USA. The firm also is named in A.M. Best & Co.'s directory of Recommended Insurance Attorneys.

## **Areas of Experience:**

Regulatory Consulting and Strategic Planning  
Insurance Company Formations and Acquisitions  
Product Design  
Product Filings and Certifications  
Financial Examinations  
Market Conduct Examinations  
Reinsurance Transactions  
Producer Licensing  
Surplus Lines Insurance  
Premium Finance  
Prepaid Limited Health Service Organizations  
Service Agreement (Warranty) Companies  
Out of State Group Insurance  
Administrative Disputes



Rule Challenges  
Governmental Consulting and Legislative Monitoring  
Corporate Governance  
Business Transactions

## **Professional Experience:**

- Radey Thomas Yon & Clark, P.A., President, 2009 - Present
- Radey Thomas Yon & Clark, P.A., Shareholder, 2003 - Present
- Katz, Kutter, Alderman, Bryant & Yon, P.A., Shareholder, 1994 - 2003

## **Professional Associations and Memberships:**

- Advisory Board, Center for Insurance Research, Florida State University  
College of Business, Department of Risk Management & Insurance
- Federation of Regulatory Counsel
- Society of Financial Examiners
- Insurance Regulatory Examiners Society
- Association of Insurance Compliance Professionals
- Leadership Tallahassee (Class XVI)
- Trustee, Alpha Tau Omega (Epsilon Sigma) Board of Trustees
- Director, Alpha Tau Omega (Epsilon Sigma) Housing Corporation
- Youth Basketball Coach 2011-2013
- Director, Advent Parish Day School 2003-2008
- Seminole Boosters

## **Representative Publications and Presentations:**

- Contributing Author, Florida Insurance Report, 2003 - Present
- Contributing Author, Federation of Regulatory Counsel Alerts, 2001 - Present
- Contributing Author, The Regulator, Insurance Regulatory Examiners  
Society, 2011 - 2012
- Guest Lecturer, Florida State University College of Law, 2013
- Florida Legislative Session to be Remembered for What Passed... And What Didn't, FORC  
Quarterly Journal of Insurance Law and Regulation, Vol. XXIV, Edition 2, 2013
- Coming Full Circle: Florida Legislature Sides with Governor in Affirming Executive Branch  
Control Over Rulemaking, FORC Quarterly Journal of Insurance Law and Regulation,  
Vol. XXVIII, Edition 2, 2012
- Insurance Law Podcast Series, A.M. Best Co., 2011



- Aon Benfield Analytics Insights Conference, “Florida Insurance Uncovered,” New Orleans, 2011
- Playing by the Rules: New Twists in Florida Administrative Rulemaking, FORC Quarterly Journal of Insurance Law and Regulation, Vol. XXII, Edition 1, 2011
- Legal and Regulatory Issues in the Business of Insurance, Insurance Accounting & Systems Association, Miami, Florida 2010
- Legal Aspects of Insurance, Florida State University College of Business, Tallahassee, Florida, 2010
- Interpretation and Implementation of Section 627.0629 and Associated Rules, Florida Commission on Hurricane Loss Projection Methodology, Tallahassee, Florida 2009
- Statutory Construction: Plain Meaning, Continuing Legal Education Seminar, Tallahassee, Florida, 2009
- Florida’s Valued Policy Law: Does a Homeowners Policy Cover Excluded Perils? FORC Quarterly Journal of Insurance Law and Regulation, Vol. XVI, Edition 2
- A New Regulatory Structure for Insurance and Financial Services in Florida, FORC Quarterly Journal of Insurance Law and Regulation, Vol. XIII, Edition 3

