

# STEPHEN D. CAMPBELL

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## ***Insurance Background***

Global insurance professional with 38 years of extensive multiline underwriting management experience, including a five-year London assignment. Underwriting management background includes global leadership of a \$2.5b worldwide primary and excess casualty, environmental liability and crisis management profit center with a strong record of growth and underwriting profit.

## ***Areas of Expertise***

- Primary and Excess Liability Insurance
- Property and Casualty Insurance
- Contaminated Products Insurance
- Global and Multinational Insurance Programs
- Coverage Issues and Underwriting Guidelines

## ***Additional Background***

- Certified by the New York State Insurance Department to lecture on multinational insurance programs for continuing education credits to agents and brokers. (1991 - 1993)
- Guest lecturer on multinational insurance programs at the College of Insurance in New York City. (1996 - 2002)
- Presented at the Risk and Insurance Management Society annual meeting on multinational workers' compensation and employers liability insurance. (2003)

## ***Expert Witness Experience***

Deposition and Trial Testimony in Federal District Court (2015)  
Deposition (2018)

## ***Career Background***

### **American International Group**

**2012 – 2013**            **Executive Vice President**  
*Head of Global Markets, USA and Canada*  
*New York, New York*

- Supported the development and implementation of international strategies across all product lines in North America.
- Delivered training and guidance to all profit centers, agents and brokers in the underwriting, marketing, targeting and design of multinational insurance programs.
- Provided executive oversight of the processing and servicing of over 15,000 international policies forming part of controlled master programs. Improved service metrics and increased number of local policies by approximately 5%.

**2009 – 2012**            **President**  
*Worldwide Liabilities Group*  
*New York, New York*

- Directed global strategies for primary and excess casualty, environmental and crisis management profit centers with gross written premium of approximately \$2.5b generated by operations in 90 countries worldwide.
- Developed underwriting positions, guidelines and training for over 400 underwriters worldwide.
- Ensured compliance with underwriting positions and guidelines through the execution of underwriting audits.
- Designed and implemented underwriting training programs to improve quality of the underwriting process.
- Engaged in frequent interaction with the claims department to review details of large and complex claims.
- Provided executive oversight in the placement of four major reinsurance treaties placed in international markets.

**2006 – 2009**            **Executive Vice President**  
*Major Accounts Practice*  
*New York, New York*

- Managed the overall account relationship with AIG's largest international customers, including the resolution of underwriting, claims and service issues on a portfolio of \$5.5b.
- Drove the production and cross-selling process across all profit centers through major account practice leaders and account relationship managers throughout nine regions globally.

- Introduced best practices for customer engagement and brought company-wide focus to cross-sell strategies. Average products per customer increased from 3.63 to 4.12 in 2007 equating to 1866 new products sold to major accounts.
- Developed and led marketing presentations directed to internal and external audiences worldwide.

**1999 – 2006**

**Senior Vice President**

*International Casualty Profit Center Manager  
New York, New York*

- Reversed a \$30m GAAP underwriting loss in primary casualty.
- Identified profitability issues and introduced revised strategies to return to profitability.
- Rebuilt the worldwide management team.
- Grew portfolio at an annual growth rate of 20% on gross written premium in seven years.
- Achieved an underwriting profit on gross written premium of \$2b.
- Achieved GAAP underwriting profit in all minor lines in all regions.
- Developed underwriting positions, guidelines and training for over 400 underwriters worldwide.
- Ensured compliance with underwriting positions and guidelines through the implementation of audit programs worldwide.

**1998 – 1999**

**Vice President**

*Financial Institutions Group  
New York, New York*

- Designed a property and casualty underwriting and marketing plan for financial institutions in the United States.
- Developed relationships with multiple profit centers and provided technical assistance in the underwriting and marketing of financial institution accounts.

## **Chubb**

**1993 – 1998**

**Assistant Vice President**

*Assistant Commercial Lines Underwriting Manager  
New York, New York*

- Directed the underwriting and production of multinational property and casualty insurance programs.
- Achieved GPW growth in excess of 10% while earning an underwriting profit.
- Provided training and served as a consultant to regional and home office practices on the underwriting, implementation and management of international and global insurance programs.

**1990 – 1993**

**Assistant Vice President**

*New York and Canadian Zone International Underwriting Manager  
New York, New York*

- Directed the marketing, production and underwriting of international business for 11 branch offices in New York State, Canada and Puerto Rico.
- Provided training and guidance in the underwriting and pricing of controlled master programs.
- Grew portfolio at 15% and achieved combined ratio of 70%.
- Worked on a team to develop an international training program for agents and brokers and played a leading role in its execution.

**1987 – 1990**

**Assistant Vice President**

*Underwriting Manager for Europe  
London, England*

- Directed multiline underwriting, production and staff development for offices in nine countries throughout Europe.
- Achieved growth and underwriting profit while re-profiling a \$100m portfolio.

**1985 – 1987**

**Specialty Underwriting Manager**

*London, England*

- Developed and grew a profitable UK/International financial lines portfolio as a London market underwriter for risks worldwide. Grew the portfolio from £2m to £20m in just over two years.

**1982 – 1985**      **Regional Underwriting Manager**  
*Department of Financial Institutions*  
*Philadelphia, PA*

- Managed the underwriting of property, casualty, D&O, financial fidelity and related products for banks, insurance companies, investment companies and other financial institutions for the Mid-Atlantic Region.
- Participated in a home office project to rewrite the nationwide package policy for financial institutions.

**1978 – 1982**      **Commercial Lines Underwriting Unit Manager**  
*Commercial Lines Division*  
*Philadelphia, PA*

- Managed an underwriting unit with responsibilities for commercial property, liability, workers' compensation and automobile.

**1975 – 1978**      **Senior Underwriter**  
*Personal Lines Division*  
*Pittsburgh, PA*

### ***Professional Designations***

- Chartered Property Casualty Underwriter (CPCU)
- Associate in Risk Management (ARM)

### ***Education***

Temple University, Graduate Business Studies (1982-1985)  
California University of Pennsylvania, BA (1974)