



Lisa Miller & Associates

Business Development, Government Consulting, Public Relations

Lisa Miller Biography



Lisa is a disaster insurance and recovery expert. She offers her clients an extensive knowledge of insurance and financial services regulations, emergency management, disaster recovery, and real estate. Lisa has held numerous senior executive positions in a 30-year career that has included public sector, corporation, association, and nonprofit work.

Her hurricane field and policy experience spans from Florida's historic Hurricane Andrew in 1992 to present day recovery efforts from 2018's [Hurricane Michael](#) and 2017's [Hurricane Irma](#). As Florida's Deputy Insurance Commissioner and Deputy Chief Financial Officer in Florida's Department of Financial Services, Lisa led the *My Safe Florida Home* program, a \$250 million legislative initiative to encourage Floridians to strengthen their homes against hurricanes, following the spate of eight storms that hit Florida from 2004-2005. She also helped launch the Hurricane Claims Mediation Program, an initiative that achieved a 95% success rate in expediting the settlement of residential and commercial claims for 30,000 consumers.

Lisa is a frequent speaker on flood mitigation strategies and rebuilding efforts, noting that fewer than half of Floridians who live in flood hazard zones have flood insurance. She has warned that those without enough in savings to rebuild will be faced with either borrowing money or be forced to sell their damaged property for a loss, or worse, simply walk away. Beyond the personal financial toll this will take on Floridians and the country, will be the potential impact on real estate values, the local government tax base, and economic development and revitalization efforts post-hurricane. She is [frequently quoted by news media](#) in Florida and nationwide.

Lisa is currently the lead consultant for an international client providing negotiation services post-disaster for local government entities that are seeking federal public and individual financial assistance. In addition, she is known in wind and flood mitigation program circles to push for city and county property owners to reduce premiums by strengthening their properties against the wind and the ravages of rising water. Her outreach work with Realtor® associations and the Florida Department of Emergency Management expanded the number of participating communities in FEMA's community rating system, with millions of dollars in resulting flood insurance savings for consumers.

As a former deputy insurance commissioner, Lisa represents and advises property insurance companies writing 25% of Florida's six million property insurance policies. She served for 10 years as the exclusive insurance consultant and technical consultant for the Florida Realtors® association with 140,000 members in all Florida counties.

As a governmental relations consultant, Lisa has been part of the successful effort in the Florida Legislature to ease regulation and provide incentives to encourage the growth of private market

flood insurance in Florida as a needed alternative and complement to federal flood insurance. She served as an advisor to Senator Jeff Brandes toward passage of Senator Brandes' two key laws, [SB 1094](#) and [SB 542](#). Both bills serve as model legislation for other states.

As host of [The Florida Insurance Roundup](#) podcast, Lisa has featured topics on flood insurance risk and the need to encourage a vibrant private marketplace. In the days immediately following Hurricane Irma's double-strike on Florida, she served as a disaster recovery consultant at insurance villages in Jacksonville, Naples and Ft. Myers, as well as in adjuster and call center training classes.



Among her other public service work, Lisa currently serves as the Governor's appointment to the Apalachee Regional Planning Council, which provides technical assistance in economic development, emergency planning, transportation, and quality of life to meet the needs of local governments in a nine-county region of northern Florida.

Lisa grew up in Plant City and attended Florida State University where she earned a bachelor's degree in Business Management and a master's degree in Public Administration. She is a Certified Insurance Instructor by the Department of Financial Services and a Certified Public Manager. She lives in Tallahassee and is married with one son. When she's not in the office, Lisa serves as a mentor to college graduates and volunteers her time with charities ranging from those battling cancer to those promoting educational excellence.

[Click to read how Lisa leads by example](#)