

## CURRICULUM VITAE

Donald J. Brayer

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### **October 1988 to Present**

President of Donald J. Brayer and Associates, Ltd., an insurance and risk management consulting firm specializing in consulting to law firms, insurance companies and insurance brokers.

Mr. Brayer is a Certified Property Casualty Underwriter (CPCU), a Registered Professional Liability Underwriter (RPLU), an Associate in Claims and an Associate in Reinsurance (ARe). He also has an MBA in management and finance.

Clients include several large law firms varying in size from 100 attorneys to over 1000 attorneys and a large law firm captive insurer that insures lawyers' professional liability.

Mr. Brayer has served as a litigation consultant, expert witness and arbitrator in many insurance related matters, concentrating on the underwriting, application, policy wording and potential bad faith aspects of such cases. He has served both plaintiffs and defendants addressing the activities of insurers and agent/brokers. He has also served as an instructor for the Insurance School of Chicago and as a panelist/moderator at insurance oriented seminars.

Litigation consulting and expert witness matters to date have included commercial general liability, professional liability, directors and officers liability, environmental impairment liability, defamation, workers' compensation, insurance portfolio transfers, commercial auto and flood insurance. Such matters included the review of marketing, underwriting, policy wording, applications, rating, reinsurance, claim handling and financial stability of various insurers.

### **August 1975 to October 1988** Shand, Morahan & Company, Inc., Evanston, Illinois

March 1988 - Appointed President of a new division of Shand to handle all brokering activities of the Corporation which included: facultative reinsurance and direct excess; excess or treaty support for in-house captive programs; corresponding with a Lloyd's broker on classes Shand did not write directly.

November 1986 - Devised and organized program to service groups wishing to form captive insurance companies under the

Risk Retention Act of 1986. Coordinated efforts with underwriting, reinsurance, actuarial, legal, claims, systems and accounting departments to implement programs. Attended meetings off shore, including designing presentations to potential reinsurers and negotiating reinsurance on behalf of captive insurers and in-house insurance facilities. Created fronting arrangements. Executive Vice President of a new division of Shand called ALTIS.

December 1985 - Promoted to Sr. Vice President and Underwriting Division Head for Lawyers, Medical/Hospital Malpractice and Miscellaneous E&O underwriting departments. Responsibilities included writing business plans, advising underwriting department managers on underwriting issues, reviewing claims and overall results of the Division. Attended executive staff meetings; measured impact of changes in underwriting approaches by statistical analysis.

Developed a claim review procedure to assist claim departments in identifying coverage issues which resulted in more efficient claim handling. Made underwriting presentations to reinsurers, including visits to the London market.

Promoted to Vice President in 1982 - Took over Miscellaneous E&O Underwriting Department. Created new products, trained staff - most complex professional liability underwriting department at Shand. Devised research system to assist in underwriting the 50 classes of business in this specialty department, resulting in underwriting guidelines for each class and hazard codes for rating purposes.

September 1979 - Promoted to Assistant Vice President. Started the marketing department at Shand. Responsibilities included broker relations, public relations and advertising. Gave speeches, wrote articles for professional publications, assisted in the creation of new underwriting products (including environmental impairment liability and unauthorized computer access) in cooperation with other departments. Wrote promotional materials for publication, corporate annual report and Company image brochure. Worked with outside advertising and public relations agencies.

May 1978 - Created a large accounts underwriting department for law, real estate and accounting firms.

July 1976 - Started lawyers' professional liability department. Responsible for policy and application design, coordination with claim, actuarial, legal and systems departments - conducted claim audits; managed 44 people and was responsible for making an underwriting profit while insuring over 80,000 lawyers.

July 1975 - Joined Shand as an architects and engineers professional liability underwriter.

**August 1969 to August 1975** All lines of commercial insurance underwriting. Served as Home

Office commercial property and casualty underwriter and commercial underwriting auditor. Gave coverage training to both underwriting and claims personnel. Midwest Regional Underwriting Manager.

**February 1967 to August 1969** Royal Insurance Group

Commercial casualty underwriting including comprehensive general liability, commercial auto and workers' compensation. Served on Regional Property Committee.

**Education**

M.B.A. with emphasis in management and finance  
Registered Professional Liability Underwriter  
Certified Property Casualty Underwriter  
Associate in Reinsurance  
Associate in Claims

**Member**

CPCU Society  
Professional Liability Underwriting Society  
North Central Region Underwriting Committee of CPCU Society

**Former member:**

Illinois Surplus Lines Association

**Producer License:**

Illinois

**Primary Expertise:**

Commercial and professional liability underwriting, policy design, application design, rating analysis, underwriting program design, underwriting auditing, claim review and marketing.

**Services:**

Underwriting and loss prevention on behalf of insurers. Expert witness, litigation consultant or arbitrator regarding commercial casualty and professional liability insurance policies and applications addressing various underwriting/reinsurance/claim issues.

Design of malpractice prevention programs for mid-sized to larger law firms.