

DONALD JOHN BRAYER, CPCU, RPLU, AIC, ARe, CRIS, MBA
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CURRICULUM VITAE

Present: Donald J. Brayer and Assoc., Ltd. - Northbrook, Illinois

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 Chartered Property Casualty Underwriter (CPCU), a Registered Professional Liability Underwriter (RPLU), an Associate in Claims (AIC), an Associate in Reinsurance (ARE), a Construction Risk and Insurance Specialist (CRIS) and holds an MBA in management and finance.

Over the past several years, Mr. Brayer has worked with many large law firms as members of a legal malpractice captive insurer. He has served the insurer as its insurance underwriting and risk management consultant.

Mr. Brayer has also served as a litigation consultant in several insurance related matters, concentrating on the underwriting, application, policy wording and potential bad faith aspects of such cases. He has worked with both plaintiffs and defendants addressing the activities of insurers and agent/brokers. Litigation consulting and expert witness matters to date have included commercial property and general liability, professional liability, directors and officers liability, commercial auto, commercial property and flood insurance. Such matters included the review of marketing, underwriting, policy wording, applications, rating, reinsurance, claim handling and financial stability of insurers.

Shand, Morahan & Company, Inc., Deerfield, Illinois

Served as President of a division of Shand handling all brokering activities of the Corporation which included: facultative reinsurance and direct excess; excess or treaty support for in-house captive programs; corresponding with Lloyd's brokers on classes Shand did not write; treaty, facultative or excess support for Shand risk retention purchasing groups or MGA programs;

occasional retail brokerage and some consulting for captive insurers.

Served as Executive Vice President of a risk retention division of Shand. Responsibilities included marketing new programs, sales presentations, explaining requirements under the Risk Retention Act of 1986 and explaining the prerequisites of implementing a successful captive insurance program. Coordinating efforts with underwriting, reinsurance, actuarial, legal, claims, systems and accounting departments to implement program and captive solutions for clients. Attended meetings off shore, including designing presentations to potential reinsurers and negotiating reinsurance on behalf of captive insurers and in-house insurance facilities and assisted in the creation of fronting arrangements.

Served as Sr. Vice President and Underwriting Division Head for Lawyers, Medical/Hospital Malpractice and Miscellaneous E&O 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.

Served as Vice President of Marketing. 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 in creation and placement of advertising and securing favorable public relations.

Prior Experience

Underwriting and underwriting management positions with Royal Insurance Company and Allstate Insurance Company in their commercial lines departments.

Education

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

Construction Risk and Insurance Specialist

Member

CPCU Society
Professional Liability Underwriting Society

Former member:

Illinois Surplus Lines Association and Surplus Lines Producer

Producer License:

Illinois

Primary Expertise:

Underwriting, policy design, application design, rating analysis, program design, risk management, claim review and client relations