

# JAMES W. MACDONALD, ARM

JW Macdonald Associates, LLC  
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## SUMMARY

Mr. Macdonald is a Property & Casualty insurance executive and underwriter with extensive successful experience as a reinsurer, insurer, consultant, and broker. His main areas of expertise are assumed and ceded reinsurance, MGA and program business, captives and other forms of alternative risk financing. His main lines of underwriting expertise include Workers Compensation, Excess & Umbrella, Medical and Non-Medical Professional Liability, all forms of D&O, Auto Liability, and General Liability.

In July 2008, Mr. Macdonald created JW Macdonald Associates LLC to broaden the scope of his possible consulting opportunities. He is now available for strategic or dispute related engagements either independently or through his continuing affiliation with NCI. Mr. Macdonald also serves as a Senior Fellow on the Adjunct Staff of the RAND Corporation.

## PROFESSIONAL HISTORY

### **JW Macdonald Associates, LLC** **07/08 - Present**

- Provide strategic and dispute related services independently or through his affiliation with Navigant Consulting, Inc.
- Senior Fellow for adjunct staff of the RAND Corporation engaged in projects related to public policy issues.

### **NAVIGANT CONSULTING: Philadelphia, PA.** **05/06-07/08**

- Director in the Insurance & Claims practice group. Provided strategic and problem-solving services to insurers, reinsurers, brokers, investment bankers, and think-tanks.
- Successfully completed a wide range of strategic and dispute related engagements.

### **ACE USA (Philadelphia)** **09/01- 10/05**

- EVP & Chief Underwriting Officer of ACE USA (formerly Insurance Company of North America / CIGNA P&C): Responsible for the profitable growth of this major P&C subsidiary of ACE Group (Bermuda) including over \$6 billion of premium in 2005 underwritten in the USA and Canada. Responsibilities included governance of all underwriting processes, individual risk referrals, catastrophe management, all North American ceded reinsurance, state regulatory compliance and filings, and proactive oversight of Emerging Issues.

### **APA INSURANCE TRUST (Washington DC)** **03/01-09/01**

- VP of Professional Liability for \$20 million DWP program insuring psychologists for Professional Liability and General Liability.

### **CONNING & COMPANY** **10/00-03/001**

- As an independent contractor, researched and authored an extensive 143 page report called *Medical Malpractice: A Prescription for Chaos*. Originally published in May 2001, the very popular and influential report was reprinted in 2003.

**RELIANCE REINSURANCE CORP (Philadelphia) 10/98-09/00**

- SVP of Professional Liability Treaty Underwriting (including EIL, EPLI, E&O, D&O, and Medical Malpractice Liability). Exceeded first year goals and improved profitability.

**C.N.A. / CONTINENTAL INSURANCE (Chicago & NYC) 01/93 – 9/98**

- SVP of Specialty Operations Group (SOG) for Continental Insurance. Assumed responsibility for 70% of the \$1.5 billion DWP profit center of the Continental. Re-organized three units into six with reduced middle management dedicated to Excess & Surplus Lines, Professional Liability, Financial Institutions, Surety, Medical Malpractice, and D&O. Also responsible for SOG Marketing & Sales unit.

**AMERICAN INTERNATIONAL GROUP (NYC) 10/89-01/93**

- SVP & Chief Underwriting Officer, AIG Risk Management (10/89-01/92): Improved profitability and exceeded growth plans each year as CUO of this \$3 billion DWP business unit, the largest in the AIG.
- Promoted to President & COO of the General Casualty Group of the American Home Assurance Company (1992): Responsible for the profitable growth of six primary and excess casualty divisions of this AIG profit center including Medical Malpractice, Construction, California WC, Major Account Retros (D. 50), Specialty Primary Casualty (D. 59), and Middle Market Excess & Umbrellas.

**MUNICH AMERICAN REINSURANCE (MARC, NYC) 10/81-09/89**

- Casualty treaty & facultative specialty underwriter for all D&O, E&O, EIL, Medical Malpractice, Excess, and National Accounts (1981 – 1984).
- Promoted to national manager of Casualty Facultative Department in 1987: Expanded the book of business profitably into Excess Liability for Major Accounts, Medical Malpractice, Insurance Agents, Lawyers, Accountants, and Architects & Engineers E&O and all forms of D&O.

**MARSH MCLENNAN PC CONSULTANTS 7/77-1/80**

Captive Insurance Company Consultant on AEGIS and OIL engagements

**IAN ELLIOTT LIMITED 10/75 – 07/77 & 1/80-10/81**

Surplus Lines Broker, Reinsurance Broker, & Excess & Umbrella MGA, Montreal & Toronto

**GENERAL REINSURANCE CORP 08/71 - 09/75**

Casualty Facultative Underwriter, New York City & Montreal Quebec

**SELCTED RECENT PUBLICATIONS & PRESENTATIONS**

- IRMI.COM, *TRIA Reauthorization: Key Coverage Issues*, 9/07
- RAND Institute of Civil Justice, *Commercial Wind Insurance In Gulf States*, 8/07 (with RAND's Lloyd Dixon and Julie Zissimopoulos)
- IRMI.COM, *Terrorism Insurance Review & Preview, Parts 1 & 2* (2/07 and 6/07)
- Insurance Society Of Philadelphia, *TRIA and Terrorism Insurance*, three hour CE and CLE PA and NJ accredited course.
- Global Reinsurance UK, *Creative Solutions Needed for TRIA Renewal*, April 2007
- National Underwriter, *Time Running Out on Terrorism Insurance Program*, 1/15/07
- IRMI.COM, *PWG Report on the Future of Terrorism Insurance*, 11/06
- Cambridge University Press, *Terrorism, Insurance & Preparedness: Connecting the Dots*, Chapter 19 of *Seeds of Disaster, Roots of Response*, 2006
- CPCU Annual Meeting, *Extreme Event Panel*, Nashville 09/2006
- National Underwriter, *Caveat Emptor when buying Terror Cover*, 2/06
- IRMI, *Terrorism Risk Insurance Extension Act of 2005*, Risk Report, 2/06

- John Liner Review (JLR), *Underwriting Discipline in a Softening Market*, Spring 2005
- American Enterprise Institute / CSPAN, *Extending the Terrorism Risk Insurance Act*, DC 07/ 05
- Real Estate Roundtable, *Terrorism, TRIA & A Timeline to Market Turmoil?* April 2004
- Best's Review, *Producing a Winner (with Susan Rivera)*, 03/03
- Conning & Company, *Medical Malpractice: A Prescription for Chaos*, originally published in May 2001 and re-published in mid-2003.

## **INDUSTRY BOARDS & ASSOCIATION**

- ARIAS, Member (American Reinsurance and Insurance Arbitration Society)
- INTERNATIONAL RISK MANAGEMENT INSTITUTE (IRMI): Terrorism insurance expert commentator (2006 – Present)
- ACE INA Insurance Companies, Board of Directors (2003-2005)
- National Council of Compensation Insurers: *WC Residual Market Pool*, Board Member (2005),
- Rand Corporation *Institute of Civil Justice*, Advisory Board (2004-2005)
- Rand Corporation, *Center for Terrorism Risk Management Policy*, Advisory Board (2003-2005)
- American Medical Association, *National Patient Safety Foundation*, Board Member (1995-1998)
- MUNICH AMERICAN REINSURANCE: Member of seven person senior management team (1987-1989)

## **EDUCATION AND PROFESSIONAL DESIGNATIONS**

- University of Notre Dame, B.A., English Literature and Philosophy, 1971
- New School for Social Research, Masters in Philosophy, 1972: Completed first year of two year program.
- New York University, Continuing Education, 1982-1984: Completed courses in Statistics, Commercial Lending, Financial Statement Analysis, and Asset-Based Financing.
- Licensed Insurance Agent, Pennsylvania, 2001-2003
- Associate in Risk Management (ARM), AICPCU Institute, 2006
- Matriculated in CPCU program (six of eight exams passed as of mid-2008)