

## **PATRICK J. MCCOOL, CPCU, ARM**

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### **Professional Profile**

Seasoned professional with forty-five years of underwriting and business management experience in the insurance industry, as noted in the chronology below.

### **Employment Chronology**

*Altair Associates, Inc.*  
*Minneapolis, Minnesota*

*December, 1998 / Present*

#### **Senior Underwriting Analyst**

- Performed hundreds of underwriting and operational property and casualty audits in North America for reinsurance and insurance clients.
- Conducted and assisted with many insurance and reinsurance dispute analysis.
- Participated in the development of underwriting guidelines and internal audit procedures for insurance and reinsurance companies.
- Conducted and assisted in due diligence reviews.

*MSI Insurance*  
*Arden Hills, Minnesota*

*April, 1997 / December, 1998*

#### **Director, Commercial Account Development**

- Responsible for identification and solicitation of large agribusiness accounts - \$150,000 in package and umbrella premium—located throughout United States.
- Worked in conjunction with senior management, production underwriters, casualty actuaries, claims and staff underwriting.
- Consolidated, created, and maintained database with over 2,000 prospects and contacts of all sizes.

*Arthur J. Gallagher & Company*  
*Schaumburg, Illinois*

*January, 1990 / April, 1997*

#### **Area Vice President**

- Account Manager for four accounts, and Account Executive for two accounts.
- Participated in strategy and team marketing efforts.
- Placed primary casualty, umbrella, foreign liability, property, sensitive risk covers for clients.

- Restructured Gallagher's property and casualty program, saving \$250,000 in fixed costs and improved cash flow.
- Devised and ran three hour, in-house workers compensation seminar to partially satisfy newly-enacted Illinois producer continuing education requirements (15 hours annually).
- Interoffice resource for certain markets plus the structuring of large accounts.

*AIG Risk Management (AIGRM)  
Chicago, Illinois*

*November, 1983 / January, 1990*

Regional Vice President

- Responsible for underwriting, marketing, and administration for accounts generating in excess of \$1,000,000 in primary casualty premium located in the Midwest (10 states). Programs were incurred or paid loss retros, captives, fronts, cash collateral, large deductibles or self-insured retentions (SIR's)
- First individual outside of New York home office with such complete responsibility.
- Field underwriting authority up to \$10,000,000 premium with defined restrictions and limitations.
- Grew book of premium from \$35 million to \$325 million; profit from <\$497,000> to \$1,500,000.
- Managed staff of 21 underwriters, technicians, and assistants.
- Active in cross marketing clients with other AIG profit centers in Chicago and Home Office.

*CNA Insurance  
Chicago, Illinois*

*October, 1980 / November, 1983*

Account Executive - Underwriting

- Primary casualty insurance underwriting for National Accounts Sales > \$75,000,000, with largest account of \$18,000,000.
- New business responsibilities included pricing and structure subject to review and approval.
- Substantial placement of facultative reinsurance.

*Home Insurance Company  
Chicago, Illinois*

*November, 1977 / October, 1980*

Branch Manager – Major Lines

- Responsible for underwriting, marketing and administration for accounts generating in excess of \$250,000 in primary casualty premium.
- Underwriting authority to \$500,000 premium level with defined limitations.
- Managed two underwriters and one underwriting assistant.
- Provided countrywide instruction on retrospectively rated accounts, including derivation of "basic."

CNA Insurance  
Chicago, Illinois

February, 1974 / November, 1977

Manager – Underwriting Services

- Responsible for activity in two of the four regions for National Accounts.
- Supervised staff of four who rated primary lines, issued primary casualty policies, endorsements, filings, postings and completed countersignatures.

CNA Insurance  
Chicago, Illinois

May, 1969 / February, 1974

Contract Writer

- Responsibilities included development of group accident and health booklet-certificates and policies, issuance of policy endorsements, and preparation of specimen policies with proposals.

**Educational Qualifications**

Graduated from the University of Iowa, Iowa City, Iowa, In 1969 with Bachelor of Arts in Economics.

**Professional & Civic Involvement**

- Society of Chartered Property Casualty Underwriters (CPCU) – member, 1990 / present
- Associate in Risk Management (ARM) – 1986
- Fellow Life Management Institute (FLMI) – 1973
- Co-Director of Membership for Prospect High School Boosters Club, Mount Prospect, IL – 1995 / 1998