

Jane Marie Downey
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Jane Downey, M.Ed, ARM, President of Clarity Concepts Inc, provides enterprise risk management consulting, insurance broker management, workers compensation claims reduction programs, outsourced risk management and leadership and team training to corporations, universities and other organizations. Jane also serves as insurance expert witness in insurance related litigation.

Education

Ms. Downey is a summa cum laude graduate of Temple University's Fox School of Business and Management with a dual major in Insurance and Risk Management and Accounting. She ranked first in her graduating Risk Management class and was chosen nationally for a RIMS conference scholarship. She completed her Masters in Education at Temple in Group Dynamics.

Clarity Concepts, Inc.

Ms. Downey founded Clarity Concepts in 1995. Her risk management clients have included Schott Corporation, Carl Zeiss, Inc., Tredegar Corporation, Main Line Health Systems, Genencor International, Entech Creative Industries, Saint-Gobain Corp., Communication Test Design, Inc. (CTDI), Commerce National Insurance Services, Napco and CIGNA International. She has provided expert reports and testimony in thirty-one litigation cases on various lines of property and casualty insurance and insurance broker service standards. She has testified twice in trial and gave written testimony to the Insurance Commissioner of California.

Corporate Insurance and Risk Management Experience

Ms. Downey's experience includes risk management positions with IU International, PaineWebber Group, Inc., and West Pharmaceutical Services. She was an Account Executive in insurance brokerage with the Hobbs Group, now part of Willis. **Jane is adjunct faculty Temple University's Fox School MS in Risk Management;** Jane also served as adjunct at Penn State Great Valley in Crisis Management. She is a former board member of the Delaware Valley RIMS. Ms. Downey holds the Associate in Risk Management designation. She is a licensed Property & Casualty broker in Pennsylvania. She is currently teaching Risk Management concepts for the Insurance Society of Philadelphia. Jane also teaches a group dynamics class for Gwynedd Mercy.

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EDUCATION

- *Temple University, School of Education, Philadelphia, PA*
M.Ed Psychoeducational Processes (Renamed Adult & Organizational Development) 1998
Masters Paper: Team Development GPA: 3.97
- *Temple University, Fox School of Business, Philadelphia, PA*
BBA Insurance & Risk Management and Accounting (Double Major) 1985
Summa cum Laude
- *Insurance Institute of America, Malvern, PA*
Associate in Risk Management (ARM) 1988

TEACHING EXPERIENCE

- Gwynedd Mercy College Center for Life Long Learning 2012
Introduction to Business Adult Studies
Curriculum included topics such as self-management, study skills, group dynamics, teamwork, research skills and learning styles presented in preparation for the academic program of study in the business curriculum.
- *Temple University, School of Strategic Communication, Leadership Minor*
Communicating Leadership 2010
Curriculum focused on styles of Leadership and how Communication skills and styles are utilized by Effective Leaders, Leadership in Crisis and Crisis Case Projects
- *Insurance Society of Philadelphia, Philadelphia, PA*
Professional P&C Insurance Broker CE and Development Courses 2005-Present
Public classes have included: Risk Management Overview which includes Property, Liability and Workers Compensation Insurance, Associate in Risk Management Preparation Classes, Directors and Officers Liability Insurance, Employment Practices Liability Insurance, Fiduciary Liability Insurance. Private classes conducted for Aon Risk Services, Engle Hambright & Davies (EHD) and Liberty Insurance Brokers.
- *Temple University, Fox School of Business, Philadelphia, PA*
Intro to Risk Management 1996-1998
Leadership and Risk Control/Crisis Management, MS In Risk Management In program design
- *Pennsylvania State University, Graduate in Management Program, Malvern, PA*
Crisis Management 1995
Crisis Management for this Executive Management program included Early Warning signs, Case Studies, Student Casework with local corporations and Presentations.

LICENSES

- **Pennsylvania Property and Casualty Insurance Brokerage License** **2004- Present**
- **Virginia Risk Management Consultant's License** **2005-Present**
- **New York Property And Casualty Insurance Brokerage License** **1988-2005**

CORPORATE RISK MANAGEMENT EXPERIENCE

- *Clarity Concepts Inc, Gulph Mills, PA* **2/95-Present**
President of this consulting firm that delivers Corporate Leadership and Innovation Training and Strategy in Risk and Crisis Management, Workers Compensation Claims and Safety Programs.
- *West Pharmaceutical Services Inc, Lionville, PA* **8/92-10/94**
Corporate Risk Manager of this \$500 million international pharmaceutical and consumer products packaging company. Responsibilities included managing worldwide property and liability insurance programs, claims and litigation management, coordination of safety and loss control training for Workers' Compensation and corporate risk management. Position reported to the Treasurer. Conducted Request for Broker Services on both the Property and Casualty programs.
- *The Hobbs Group, (Acquired by HRH now Willis) Weehawken, NJ and Malvern, A* **4/89-8/92**
Senior Account Representative with this national insurance brokerage and risk management firm. Major clients included The New York Stock Exchange, Ryobi Tools, and Morgan Knitting Mills. Honored with national sales awards in this position.
- *PaineWebber Group, Inc. (Now UBS) New York, NY* **1/86-4/89**
Assistant Risk Manager of this multinational retail securities broker/dealer whose exposures included 270 offices, 13,000 employees, \$10 billion in negotiable securities and 181 subsidiary companies. This position was responsible for coordination of all insurance and risk management programs including Property and Casualty insurance, Bankers Blanket Bond and Directors and Officers Liability Insurance.
- *IU International, Philadelphia, PA* **5/84-5/85**
Risk Management Intern of this \$2.5 Billion holding company with businesses in food, waste disposal, real estate holdings and trucking. Position focused on the captive insurance company financials and management of asbestos litigation and General Liability Insurance coverage history and interpretation. Attended the Wellington Asbestos Insurance Agreement meetings.

RISK MANAGEMENT CLIENTS AND PROJECTS

- *Schott Corporation, Elmsford NY* **Client since 1995**

Serve as outsourced Risk Manager for the North American operations of this German multinational specialty glass manufacturer. Responsibilities include risk assessment, broker and insurance carrier management, claims and litigation management, ongoing client communications and allocations, safety programs, coordination of property loss control inspections, and coordination with worldwide Risk Manager in Germany. Special projects have included Broker Selection Exercises, Workers Compensation Loss reduction, Fire Safety assessments, Health Insurance Consolidation, Property and Business Interruption claims support, Employers Liability insurer negotiations and management of counsel. This work has contributed to a Workers Compensation experience modification well under 1.0.
- *Carl Zeiss Companies, Thornwood, NY, San Diego, CA & Dublin, CA* **Client since 1995**

Serve as outsourced Risk Manager for the North American operations of this German multinational microscope, industrial measuring and medical instrument manufacturer. Responsibilities include risk assessment, broker and insurance carrier management, claims and litigation management, ongoing client communications and allocations, safety programs, coordination of property loss control inspections, and coordination with worldwide Risk Manager in Germany. Special projects have included Field Service Safety Program, Disaster Recovery planning, Marine and Transit Insurance training and Property claims support. In 2011, integrated Zeiss Vision, Inc. into the US insurance programs which included moving the Health and Welfare programs.
- *Tredegar Corporation, Richmond, VA* **2004-2014**

Originally engaged by the Audit Committee of the Board of Directors to assess the current risk and insurance programs of this NYSE multinational producer of non-woven films and aluminum. This resulted in an ongoing consulting relationship serving as strategy consultant on Risk Management as well as regular intervention in Workers Compensation claims and oversight on safety initiatives. This work has resulted in significant premium and loss savings including earnings recovery reported in the Annual Report. Special projects have included two Property and Casualty broker selection exercises and a Third Party Administrator (Workers Compensation claims administration) RFP resulting in significant fee reductions and service enhancements.
- *Communication Test Design, Inc., West Chester, PA* **2012**

Worldwide review of insurance, risk management and insurance programs of this international privately held telecommunications and logistics company, The study specifically focused on international property risk management and control of license usage.
- *Genecor International, Rochester, NY (Sold to Danisco)* **2000**

Conducted broker selection and request for proposal process for all Property and Casualty lines of insurance including coverage to address upcoming IPO issuance. This project was a follow-up to the first engagement to provide a full risk assessment.

- *Main Line Health System, Radnor, PA* 1996

Conducted audit of Workers Compensation claims files for this Pennsylvania Health System.

AWARDS

- **Outstanding Educator, Insurance Society of Philadelphia** 2008
- **Sales Award, Hobbs Group** 1990
- **RIMS Scholar (Scholarship to Risk and Insurance Society National Conference)** 1985
- **Highest GPA in Insurance and Risk Management, Temple University, Fox School** 1985

PUBLICATIONS

- **Written Testimony of United Policyholders Before the California Department of Insurance Rulemaking Hearing on Proposed Regulations Governing the Title-Insurance industry in California**
White Paper on Title Insurance provided as Testimony. 2006
- **Leadership and Group Process,** *White Paper Presented at National RIMS Conference* 2005
- **Creative Leadership in Crisis,** *White Paper Presented at National RIMS Conference* 2003
- **CIGNA International Client Advisory: Crisis Planning and Disaster Management** 1995
- **CIGNA International Client Advisory: Managing Products Liability Risks** 1995
- **Not my Employee! Understanding the Risks of Outsourcing,** *UK Facilities Mgmt Journal* 1995
- **Understanding Kidnap & Ransom Insurance** with Fiona Lally, *DC Crisis Management* 1994

LEADERSHIP SEMINARS AND SPEECHES

- KPMG Network of Women 2015
Etiquette Programs including Dining, Wine, Communications and Appearance
- *Women in Cable & Televisions* 2015
Meditative Labyrinth Walking and Self Discovery
- *KPMG Network of Women and Comcast Women's Group, Phila.* 2013
The Art of the Elevator Pitch
- *Philadelphia Insurance Day-Panel Discussion* 2013
Managing Millenials
- *Risk and Insurance Management Society (RIMS) National Conference* 2009
Interlinking Safety and Leadership

- *RIMS National Conference, Philadelphia, PA* **2005**
Creative Leadership in Crisis
- *RIMS Delaware Valley, Philadelphia, PA* **2004**
Creative Leadership in Crisis
- *RIMS National Conference, Chicago, IL* **2003**
Creative Leadership in Crisis
- *German Captive Brokers Conference, Wiesbaden, Germany* **2001**
United States Workers Compensation Issues
- *RIMS National Conference, San Francisco, CA* **2000**
Risk Communications and Teambuilding
- *RIMS Delaware Valley* **2000**
Leadership and Teambuilding
- *Survive! Disaster Recovery Seminar, Chicago, IL* **1998**
Coordinating Business Continuity Planning with your Insurance Programs.
- *The Center for Environmental Risk Management and The Wharton School, PA* **1998**
Crisis Management
- *RIMS Delaware Valley Chapter, Philadelphia, PA* **1995**
Risk Management Communications
- *New Avenues in Crisis Management, 4th Annual Conference, Las Vegas, NV* **1995**
Managing the Risk and Crisis Exposures of Non-employees
- *RIMS Delaware Valley Chapter, Philadelphia, PA* **1995**
Integrating Crisis & Disaster Planning into Risk Management Function
- *RIMS National Conference, Orlando, FL* **1994**
Justifying the Cost of Safety Programs
- *Philadelphia Insurance Day, Philadelphia, PA* **1994**
International Insurance Programs

CORPORATE & UNIVERSITY TRAINING CLIENTS AND PROJECTS

- Forum of Executive Women, Philadelphia, PA **2011-2014**
Mentoring Program Board Chair/Year-Long Mentor Advanced Circle 2014
- Drexel University, LeBow School of Business, Full-Time MBA Program **2009-2013**
Engaged to create custom training programs for MBA candidates with Coordinator of Business of Ambition Programs to interactively enhance student groups' performance in the analysis and presentation of Case Studies in competition environments. Each of the six programs

concentrated on skills-building in the areas of team collaboration, analytical skills, business writing, presentation skills, and business simulations.

- *Temple University, Fox School of Business, Full-Time MBA Program* **2004**

Designed and delivered pre-term training for full-time MBA students on the topics of Leadership, Innovation and Team Building. Program was followed with a session focused on each topic with executive speakers invited by Clarity Concepts. The class utilized Ron DenBroeder's Innovation Field Guide for part of the training.

- *Modern Group (Modern Equipment and Rentals), Bristol, PA* **2003-Present**

Ongoing contract with Modern Equipment includes the design and delivery of their Modern University programs including team building, supervisor training, business writing and communications, leadership and motivational instruction.

- *SLM Waste & Recycling, Sellersville, PA* **1997**

Provided Executive Coaching and Leadership training

OTHER TEAM BUILDING, COMMUNICATIONS, TRAINING, COACHING AND LEADERSHIP PROJECTS

- *Siemens Corporation, Malvern, PA*
- *Vanguard Corporation, Malvern, PA*
- *Commerce National Insurance Services, Cherry Hill, NJ*
- *S3BJ Pension Call Center, New York, NY*
- *WXPB Radio, Philadelphia, PA*
- *Saint-Gobain Corporation, Valley Forge, PA*
- *NAPCO, Inc., Edison, NJ*

Professional Activities

- *Forum of Executive Women, Philadelphia, PA* **2009-Present**
Served as Mentoring Board Chair and Public Policy Committee
- *RIMS/Spencer Educational Foundation Philadelphia Area Golf Fundraiser* **1995-2013**
Founding member of this scholarship fundraiser
- *RIMS Delaware Valley, Former Education Chair* **1993-1995**
(1994 Awarded for Advancing the Risk Management Profession)
- *Gulph Mills Civic Association Board* **2008-Present**
Recording Secretary, At-Large Board Member
- *Montgomery County Board of Elections, Norristown, PA* **2010-2011**
Judge of Elections Gulph I
- *National Association of Women Business Owners, Philadelphia Chapter* **1995-2009**
Member, Served as Treasurer and Education Committee Chair.