

**John J. Pihir**  
**Executive Vice President**  
**Property & Casualty Group**

After graduating from University of Missouri (B.S. – Chem. Engr. '71) John started his career with what is now FM Global in St. Louis, MO. He was responsible for inspecting properties for Construction, Protection and Hazards associated with potential property loss. He reviewed plans for new construction and made forensic investigations following loss. Within five years he elevated to Supervising Account Engineer, stationed in Chicago, where his accounts were now global. Following his seven years of engineering work he transferred to the insurance side of the business where he honed his skills in sales, service and underwriting. At that point the insurance business was pioneering various global platforms, and John was responsible for several new global initiatives.

In 1987 John transferred to the brokerage side of the business with what is now Aon Risk Services. He was assistant manager of the national Property brokerage and engineering department and after five years, moved to the start-up Cincinnati office. There for 10 years he was an all lines Account Executive concentrating on global businesses with large real estate schedules and had various management responsibilities. His accounts included everything from manufacturing to service industries but always with the label of “complex”. For another four years, then six in Charlotte, he concentrated on the Property business, elevating to Director and Sr. VP of the Property Brokerage Group. John has placed business in all four global centers of insurance and has relationships with underwriters worldwide, including such notables as Lloyd’s of London. Some of his accomplishments during this time were:

- Successfully designed, negotiated and placed a Property program for a multi-billion dollar client, who the two prior years has presented the marketplace with \$250,000,000 in Gulf coast hurricane losses, meeting goals minimizing the premium increase and maximizing the coverage retention.
- Successfully developed a global Pollution Liability program for a client with naturally-occurring arsenic in a crucial plant in Europe when all other Aon experts

said it was not possible. The acquisition of this plant allowed the client to move their company from a US business to the global business it is today with \$500,000,000 of international sales on 6 continents.

- Helped the industry successfully design a platform for an integrated Risk program. This program integrates property and liability risks with umbrella-like protection over all lines, while providing balance sheet protection (basket aggregate) for all assumed retentions and deductibles and certain uninsurable risks. This program is still viable after 15 years, and the issuing company is still using the forms John wrote at that time.
- Managed several accounts based outside the US, primarily in The Caribbean and Europe.
- Manuscripted hundreds of policies to customize coverage terms and conditions for clients.

In 2012, John began his involvement with RLJ as a Consultant to assist RLJ in the areas of program design, negotiation and insurance and reinsurance placement, risk analysis and risk management, captive formation, underwriting for captives and other self-funded mechanisms, calculation of Property and Business Interruption exposures, selecting and managing local brokers, arranging and directing joint client-underwriter meetings and assist in loss investigation and claims collection. John began to transition into the role of Executive Vice President/Property & Casualty Group for RLJ in late 2012.