

National Risk Management & Associates . . .

. . . works completely for you. Our experienced insurance professionals are qualified to protect and defend your insurance interests.

Robert J. Ray, CIC, CPRM, CRM a second generation insurance professional, has been employed in the insurance industry since 1973. A graduate of Jacksonville University, Bob's career has spanned all aspects of the insurance industry. In 1973, he graduated from Crawford & Company Claims Adjusting and Building Appraisal School and worked as an insurance adjuster and appraiser in Waycross, Georgia and Jacksonville, Florida.

In 1974, Universal Underwriters hired Bob to develop the Accident Prevention & OSHA Inspection Program for the Florida Automobile Dealers Association Self-insurance Fund. During this time, he performed over 800 safety inspections annually. He also graduated from Lumberman's Underwriting Alliance's Engineering School in Kansas City as a Safety Engineer and completed related courses offered by the National Institute of Occupational Safety & Health, the training arm of OSHA.

In late 1976, Universal Underwriters Insurance Company transferred Bob to their Home Office Underwriting Department. During the next 11 years, he held positions as Regional Underwriting Manager - Mid-Atlantic Region, Divisional Underwriting Manager - Western Division and Divisional Executive Assistant - Western & Southern Divisions. During this time co-authored "Unicover" a package policy developed exclusively for Franchised Automobile Dealers.

In 1987, Bob joined National Risk Management & Associates, in order to develop a new professional liability insurance carrier, RUMGER Insurance Company. He authored their easy-to-read professional liability insurance policies - Pro-Law & Pro-Med for lawyers and physicians respectively. The language and many of the innovative coverages Bob created are now commonly found in these insurance markets.

In 1988, Bob officially joined RUMGER as Vice President of Underwriting-Sales eventually moving to Vice President of Administration. In 1991, Great American Insurance Company and RUMGER entered into a joint venture called RUMGER-Great American Insurance Services. Bob became its President.

In June 1993, he left RUMGER-Great American to resurrect National Risk Management as a insurance and financial source for professionals. His consulting client's include the Orlando International Airport and several NCM Dealer 20 Groups. He has developed and drafted policy language for specialized markets including Insurance Agents E&O, New & Used Car Dealers Package Policies, Lawyers and Physician's Professional Liability and several Cyber-Insurance Products. In addition to providing insurance products and services, Bob frequently testifies as an insurance expert throughout the United States in both federal and state courts. He serves on the faculty of The National Alliance for Insurance Excellence and Research, the certifying organization for insurance professionals seeking the Certified Insurance Counselor, Certified Risk Manager and Certified Personal Risk Manager designations.

Bob's civic activities have included serving on the advisory boards of Valencia Community College, Seminole County Tourist Development Council, the United States Power Squadrons, Florida Citrus Sailfest and the board of directors of the Orlando Theater Project and Orlando International Fringe Festival. Bob is frequently seen and heard on Tampa's PBS affiliate WEDU; and Orange County Government TV.
