

Curriculum Vitae, Philosophy and Drive

Jacques (Jacobus H.M.) Timmers

Nationality: Dutch

Year of birth: 1957 (The Hague, Netherlands)



Work experience

- 2018 – present Black Stallion B.V.
Director, co-owner and consultant.
Advising in the area of export to Asia, supply chain risk en being a brainstorming partner on liability risks and product recalls
- 2006-2018 Marsh McLennan Nederland en Marsh Risk Consulting B.V.
VP and senior risk consultant (liability, unbundled claims, recall)
Corporate and product liability risk assessments, drafting and simulation testing of recall preparedness plans, working in clients' teams in actual recalls, 3rd party recovery, insurance archaeology (long-tail risk, incl. environmental liability, occupational disease, asbestos)
- 1980-2006 Zurich Verzekeringen / Zurich Financial Services (Benelux)
Special claims manager, international claims coordinator, leader of international projects, member claims audit team Benelux, specialist liability risk USA export, product recall consultant, developer of case scenario's for simulation and workshops, w/w training project leader Claims Handling International Programs
- 1976-1979 Speedwell Reisbureaux B.V.
Tour-operating luxury bus tours, sales package travel, cruise-specialist, purchaser/claims handler collective travel insurance

In the above roles Jacques has been working intensively with foreign customers. Work included claims/case management, bridging the differences in litigation and business culture between countries, facilitating contacts between businesses, liability insurers and defense counsel, and representing customers in cross border dispute resolution.

Languages

Fluently: Dutch (native), English, German, French

Conversation/read: Spanish

Basic conversation: Italian, some Mandarin/Putonghua

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Publications and speaking assignments

Frequent articles in export focused magazines both government and privately issued. Organisation and speaker at workshops for corporate customers, members of export promotion organization Fenedex and client events of foreign Zurich offices. Speaking assignments, amongst others for Dutch and European risk managers organizations.

Education

1969-1975	Senior high/junior college, St. Janscollege The Hague
1976-1978	Various diplomas travel industry (ANVR)
1980-1985	Comprehensive Insurance diploma/Assurantie A, 5 modules (SVV) Branche Varia (advanced liability program SVV)
1998	Postgraduate program Litigation Management (FDCC-Kellogg Business School/Northwestern University, Evanston IL, USA)
1980-2018	wide range of internal and external insurance PE courses

Philosophy

Brainstorming is a two-way street, in which the partners are challenged to convert and combine each other's knowledge and experience into value for the own situation.

Every risk that manifests itself in the own organization or somewhere else in the form of an incident, crisis or loss, will yield recyclable and generic knowledge and insight.

In almost every dispute between commercial parties, there are areas of common interest to be found. Costs and effort wasted on litigation often can be spent better on solutions, provided that the mutual standpoints and interests are made clear first.

External expertise and the financial coverage for (remaining) risk is expensive but in many cases unavoidable. To find direction in this, Practice is the best starting point. An orientation based on experience makes choices more targeted, effective and efficient.

Personal

Keen observer with a broad range of interest. Analytical approach, focused on solutions. Experience sharer, who continues to be inspired by feedback from other professionals.

Anti-dogmatic: history of the Netherlands proves that solutions for social and natural challenges are achievable when it really matters, but will only be sustainable as long as they are supported by a center field that remains as strong as possible.

Optimist, enjoyer of life and nature, amateur-photographer, autonomous un-robotized writer (still able to use a pen), amateur home-cook who rarely obeys the recipe, self-recharging and auto-propulsive cyclist, musical preference tending to 70's prog-rock.

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Jacques' story

Jacques has been active in the field of corporate and product liability, claims and product recall since 1980. He has been working with clients from many industries in situations, in which a business prefers not to find itself. With a strong focus on common interest between parties and possible win-win situations, solutions were possible more often than one might think.

Analytically strong, strategical thinking, international orientation and entrepreneurship are qualities that are attributed to him.

In the course of his career he got involved in high profile claims with an international aspect. Cases included the DES (Di-ethyl stilbestrol) mass claim, occupational disease claims, and legal disputes where perception differences between Europe and the U.S. or Asia played an important role.

Together with American attorneys and key note speakers, he organized and spoke at workshops for multinational companies. He frequently wrote scenarios and dialogues that were for simulated American court cases, to familiarize visiting participants with what they might expect. He was highly involved in strategic handling of B2B liability matters, where legal positions and commercial interest demand a balanced approach.

In the early 1990's, product recall became a new specialism, being a strongly upcoming phenomenon. The cost of recalls were usually not insurable, yet Jacques participated in customers' own recall teams on request.

Apart from "at loss" and "post loss" situations, he increasingly contributed to Zurich's risk engineering practice, especially when liability and recall preparedness consulting gained a more prominent place in its services. Within the international network of the company, he led some global projects, was part of the company's Y2K project team, and participated in internal quality audits teams.

He also represented the company in market-wide initiatives, to agree on non-litigation formulas and practices for long tail claims, such as employers liability related to asbestos and mass tort claims alleging other occupational diseases.

When working at Marsh Risk Consulting B.V. in Rotterdam, he was responsible for unbundled claims services and product recall consulting, and frequently involved in liability risk assessments. These services also included risk analysis and consulting in the area of recall preparedness plans.

In 2018, Jacques became co-owner and director in his partner's company Black Stallion B.V., which offered services related to import and export of food products, for which his joining meant an expansion of these services with product and supply chain risk and case advice, related to the company's original business. For Jacques, this added the specialist area of trading between Europe and East Asia.

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At the moment, Jacques is working on a practice-inspired book (in Dutch) which casts a different light on product recalls and the effectiveness of these. The book, expected in the late spring of 2025, uses many practice-based anecdotes, suggests a paradigm shift in thinking of product safety and explores the own responsibility of “savvy consumers”.

Timing of the book is no coincidence. Markets are changing fast, online platforms selling everything good and bad grow exponentially, products from across the globe are often unsafe and/or non-compliant, overdosing of information (incorrect, straightforwardly fake or sometimes old-fashioned but real) takes epidemic proportions, the reliability of some actors in big business and politics is heavily compromised, and enforcement agencies struggle hard to stay on top of all this.