

Winter 2008

Austin & Stanovich Newsletter

Our *AN EMERGING RISK ISSUE* newsletter began in early 2003 as a means to offer independent insight into evolving risk management and insurance issues for all members of the risk management community. We have received many acknowledgements on the quality of our newsletters and timeliness of the subject matter.

Many readers noticed we have not published a newsletter in over a year. We decided to take a different tack beginning in 2006. Craig Stanovich has for many years been an expert commentator for International Risk Management, Inc. ("IRMI") on general liability based risk management and insurance issues. His publications are web based and can be read at no charge at www.IRMI.com. IRMI is a nationally recognized authority and publisher of risk management and insurance information and allows access to its information on a free or subscription basis depending on the publication.

In 2006 William Austin began writing for IRMI's *Risk Report*, a paper based risk management and insurance subscription with a national readership. In late 2007 Austin began as IRMI's Online expert commentator on property risk management and insurance issues.

All Austin & Stanovich articles, newsletters and other writings, are viewable at www.austinstanovich.com. Due to copyright issues IRMI's *Risk Report* articles are not available at our website.

IRMI allows us, with proper attribution, to send out our IRMI articles in both print and electronic form. We will continue to write for the risk management and insurance community but will use IRMI as our primary media outlet and publish our *AN EMERGING RISK ISSUE* newsletters as needed.

We allow permitted reprints of our articles, those written by Austin & Stanovich. IRMI has also been generous in giving permission for reprints for some of the material we have written for them and several IRMI articles have appeared in other publications (with IRMI's express permission and proper attribution). Several of our newsletters have appeared in other risk management publications with proper attribution to Austin & Stanovich. Please contact us to discuss reprints or writing an article for your publication or organization.

Expanded Technology

We continually look at ways to improve our interaction with clients, whether or not we are in the office. We

have made three recent changes. First, we have eliminated our fax machine and have replaced it with an internet based fax service. This service allows for both incoming and outgoing faxes. Our fax number is now 508-635-0020.

All incoming faxes to this number are converted to a PDF document and then sent by email to us. Thus, as long as we have an internet connection we can receive or send a fax.

Second, using current virtual private network technology (VPN) we back up our laptops as often as needed to our office based server using up to date encryption technology. The office server backs-up daily, also using up to date encryption technology, to an internet based electronic storage facility owned by EMC, a worldwide leader in electronic data storage. These back-up practices form the backbone of our business continuity plan.

Third, we noticed our incoming and outgoing email document and data files continue to increase in size. Some clients are unable to obtain large incoming files from us or are unable to forward large files (i.e. loss data) to us due to email restrictions on their end. We solved this problem through an internet based service that allows easy file uploading and downloading using technology similar to File Transfer Protocol ("FTP") but without the complexity. This service is available to A&S clients as needed.

Summary

This year marks our seventh as Austin & Stanovich Risk Managers LLC. Our consulting practice has taken us throughout the US and includes nearly 200 client relationships. We look forward to providing services to the risk management and insurance community for many years to come. Our practice will continue to evolve to meet the present and future needs of our clients.

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