

EMPLOYMENT HISTORY

Austin & Stanovich Risk Managers, LLC

Providence/Cranston RI
May 2002 to Present

FleetBoston Financial Corp.

Providence, RI
October 1994 to May 2002

Vice President/Corporate Risk Manager

Responsible for worldwide operational risk management, loss control and risk financing programs, negotiation of all service agreements including brokerage and third-party administrators. Managed annual budget of >\$29 million.

Operational Risk Committee

Member, Multi-discipline group led by Operational Assurance (Audit and Compliance)
March 2001 to May 2002

Bulfinch Indemnity Company, Ltd., Burlington, VT

(Single Parent Captive)
President, Treasurer, Member-Board of Directors
December 1999 to May 2002

Fleet Mortgage Reinsurance Co., Inc., Providence, RI

(Single Parent Captive)
Vice President, Member-Board of Directors
November 1998 to June 2001 (company sold)

Bankers Insurance Co., Ltd., Hamilton, Bermuda

(Bank Group Captive)
Chairman, Loss Portfolio Committee, June 2000
Vice Chairperson-Operations Committee,
Member-Board of Directors
December 1995 to May 2002

FFG Insurance Co., Ltd., Hamilton, Bermuda

(Single Parent Captive)
Vice President, Member-Board of Directors
October 1994 to May 2002

Aon Risk Services of RI, Inc.

Providence, RI

Senior Vice President/Risk Management Services

Member, Management Operating Committee
December 1991 to October 1994

Senior Vice President/Technical Services

July 1989 to December 1991

Vice President/Marketing Manager

March 1988 to July 1989

Assistant Vice President/Marketing Manager

May 1986 to March 1988

Albert Risk Management

Needham Heights, MA

Assistant Vice President/Staff Consultant

March 1984 to May 1986

Insurance Analyst

January 1983 to March 1984

Wausau Insurance Companies

Regional Property Underwriter (Belmont, MA)
September 1981 to December 1982

Property Underwriter (Belmont, MA)

July 1979 to September 1981

Group Health Underwriter (Wausau WI)

January 1977 to July 1979

EDUCATION

University of Wisconsin-Eau Claire
Bachelor of Business Administration
August 1976

DESIGNATION

Construction Risk and Insurance Specialist (CRIS)
International Risk Management Institute
Designation earned July 2011; recertified to July 2015

LICENSES

CT Certified Insurance Consultant-P&C #2302612
Expired September 30, 2019

MD Advisor Property/Casualty #2095031
Expired January 31, 2020

MA Casualty Insurance Advisor #1031047
Valid through March 8, 2026

NH Consultant/(Producer) P&C #2031612
Expired January 31, 2020

NY State Insurance Consultant #C3-1068756
Expired January 16, 2018

RI Resident P&C Insurance Producer #2248172
Valid through January 31, 2026

VT Insurance Consultant-Casualty, Property #600621
Expired March 31, 2019

VA Insurance Consultant-P&C #860278
Expired June 30, 2019.

WI non-resident intermediary-individual-P&C #5404916
Expired January 31, 2022

WORKERS COMPENSATION (“WC”) DISPUTES

Fischers Island Ferry District (“FIFD”) In CT, retained Mr. Austin in 2014 to review a Zurich WC audit of FIFD payroll for masters (“captains”) and crew (“deckhands”). The audit was incorrect as it overcharged FIFD. Mr. Austin was successful in changes favorable to FIFD.

Longshore Sailing Club (“Longshore”) In CT, retained Mr. Austin in 2011 to argue in front of National Council of Compensation Insurance (“NCCI”) that Travelers, Longshore’s WC insurer, was incorrect in demanding certain WC maritime coverage endorsements. Mr. Austin was successful maintaining status quo for Longshore

Appalachian Mountain Club (“AMC”) In MA, retained Mr. Austin in 2008 to discuss with The Workers’ Compensation Rating and Inspection Bureau of Massachusetts why AIG, AMC’s WC insurer, should not be allowed to make changes to its payroll classifications. Mr. Austin was successful in maintaining status quo for AMC.

Mac-Gray Corporation (“Mac-Gray”), In MA, retained Mr. Austin in 2005 to discuss with The Workers’ Compensation Rating and Inspection Bureau of Massachusetts why AIG, as Mac-Gray’s WC insurer, should not be allowed to make changes in its payroll classifications. Mr. Austin was successful in maintaining status quo for AMC.

**LITIGATION SUPPORT (disclosed engagements)
A-Affidavit, R-Report, D-Deposition, S-Settled,
SJ-Summary Judgement, T-Trial**

The Shops and Garage at Canal Place, L.L.C., Plaintiff, v. WILSON Canal Place II, LLC, Defendant, U.S. District Court for the Eastern District of Louisiana, Case No. 20-cv-2271 **Defendant: R**

Granite Telecommunications, LLC, Plaintiff, v. USI Insurance Services, LLC, Defendant, Civil Action No. 2019-01328-BLS2, Superior Court, Suffolk County, Commonwealth of MA. **Plaintiff: A. SJ.**

Certain Underwriters at Lloyd's, London subscribing to Policy Number W15F03160301, Plaintiff/Counter-Defendant, V. Houligan's Pub & Club, Inc. and Ormond Wine Company, LLC, Defendants/Counter-Plaintiffs; Circuit Court of the Seventh Judicial Circuit in and for Volusia County, FL, Case No. 2017 31808 CICI DIVISION: 32. **Plaintiff: R, D. SJ.**

Trusted Transportation Solutions, LLC, Plaintiff, against Guarantee Insurance Company, Patriot Underwriters, Inc., Douglas Cook, Brown & Brown of New Jersey, LLC and John F. Corbett, Defendants. US District Court of NJ, Civil Action No. 16-cv-7094-JBS-JS. **Defendant: R, D. S.**

Paul Young, as natural parent and legal guardian of Madison Young, a minor, and Abbie Rose Halajko, Plaintiffs v. The Agency Paiva, LLC and Joseph Paiva, Defendants. Superior Court of State of RI, C.A. No. PC-2016-2816. **Plaintiff: A.**

Wakefern Food Court., et al vs. Lexington Insurance Company, The Associated Agencies and BWD Group, LLC. Superior Court of NJ, Middlesex County/Law Div., MID-L-6483-13. **Defendant: R, D, S.**

American K-9 Detection Services, Inc. and American K-9 Detection Services, LLC Plaintiffs, vs. Rutherford International, et al Defendants. US District Court of FL, Orlando Div., Case No. 6:14-cv-1988-Orl-37TBS **Defendant: R, D, S.**

City of Atlanta, Plaintiff, vs. Allianz Global Risks US Insurance Company, Defendant. US District Court for Northern District of GA, Atlanta Division, Case No. 1:13-cv-02249-ODE **Defendant: R, D, S.**

Hartford Accident and Indemnity Co., Plaintiff, against North River Insurance Co. (a/k/a Crum & Forster Insurance Co.), Continental Casualty Co. (in its individual capacity and as successor in interest to CNA Insurance Co.), Liberty Mutual Insurance Co., Travelers Indemnity Co. (in its individual capacity, and as successor in interest to Aetna Casualty and Surety Co.), Charter Oak Fire Insurance Co., and Maryland Casualty Co., and Does 1 through 100, Supreme Court of The State of NY, County of NY; Index No.: 651296/2011. **Plaintiff: R, D, S.**

Great American Insurance Company of NY, AXA Insurance Co., and Certain Underwriters at Lloyd's, London and London Market Companies subscribing to Policy #B0823MA1402182 Plaintiffs v. Castleton Commodities International LLC and Castleton Commodities Trading (China) Co. Ltd., Defendants; US District Court for the Southern District of NY, Civil Action 15 CV 03976. **Plaintiff: R, S.**

County of Cook, Plaintiff, v. USI Holdings Corp, Defendant, #12L2765, County of Cook, Plaintiff, v. American International Group, Inc. et al., Defendants, Circuit Court

of Cook County, IL County Dept., Law Division, #12L8066. **Plaintiff: R, D. S.**

Hacienda Village Homeowners Association, Inc., Plaintiff v. Marsh & McLennan Companies, Inc., Marsh Inc., Seabury and Smith Inc., US District Court. Middle District of FL No. 2:2010cv00604. **Defendant: R, S.**

J. W. Cole Financial, Inc., Plaintiff, v. Seabury & Smith, Inc., Defendant, US District Court, Middle District of FL/Tampa Div., Case No.: 8:13-CV-02201_JDW-EAJ. **Defendant: R, S.**

MacMurray College, claimant vs. Educational & Institutional Ins. Admin., Inc., respondent, American Arbitration Assoc.#51195Y0144612. **Plaintiff: R, D, S.**

Panda Energy International, Inc., et al; v. Factory Mutual Insurance Company, et al, District Court of Dallas County, TX; No. 10-04689-J. **Plaintiff: A, SJ.**

DWP Construction v. First Commercial Bank, et al; Circuit Court of Jefferson County, AL Case number 01-CV-2009-903255.00. **Plaintiff: R, D, S.**

Ludmila Clifton v. Erie Insurance Exchange, Inc., et al; Circuit Court of Montgomery County, MD, Case # 332007-V. **Plaintiff: A, D, T.**

St. Paul Fire & Marine Insurance Company v. Novus International, Inc., US District Court, Southern District of NY, Cause No. 9 Civ. 01108 (BSJ). **Plaintiff: R, D, SJ.**

SSB Realty, LLC v. American Financial Realty Trust, et al; Superior Court, Suffolk County, Commonwealth of MA, C.A. No. 07-0186BLS2. **Plaintiff: R, D, SJ.**

Dillard University, et al. v. Lexington Insurance Co. et al., US District Court, Eastern District of LA, 06-4138. **Defendant: R, S.**

Hudson Savings Bank v. Progressive Casualty Insurance Co., US District Court, District of MA, 06 CA 11967 RGS. **Plaintiff: R, D, S.**

PDG, P.A. and Dental Specialists of MN P.A. vs. PDHC, Ltd., District Court, Fourth Judicial District, State of MN, 27-CV-06-2500. **Defendant: A.**

United States Fire Insurance Company v. Pierson & Smith, Inc., US District Court, Southern District of NY 06CV00382 (CMS). **Defendant: R, S.**

Reliance Insurance Company v. KeyBank USA v. Swiss Reinsurance America Corporation, US District Court, Northern District of OH, Eastern Division, Case No. 1:01CV062. **Defendant (Swiss Re): R, D.**

Omni Berkshire Corp., et al. v. Wells Fargo Bank, N. A., US District Court, Southern District of NY, C. A. No. 02 CV 7378 (DC). **Defendant: R, D, T. (2)**

Alternative Distribution Systems, Inc. et al. v. Gulf Insurance Co. and Corporate Insurance Specialists, Circuit Court of Cook County, Illinois, 01 L 11144 **Defendant: R, D, S.**

PUBLICATIONS-FOR OTHERS

"Environmental Insurance for Contractors"
Environmental Claims Journal (February, 2011)

Expert Commentator "IRMI.com"
International Risk Management Institute, Inc.
www.irmi.com

- *"Analyzing Nonstandard Cyber and Privacy Insurance Policies (April 2014)*

- “Utility Service Interruption: Another Aspect of Supply Chain Exposures” (April 2013)
- “Builders Risk Insurance: Is It Always Necessary?” (November 2012)
- “Property Insurance: Coinsurance” (July 2012)
- “Additions/Extensions of Property Coverage: Not an Alternative to Exposure Identification” (March 2012)
- “Equipment Breakdown-More than Just Boiler & Machinery” (September 2011)
- “Supply Chain Exposures-What It Means to a Risk Manager” (June 2011)
- “Limiting the Interruption in Business Interruption Insurance” (October 2010)
- “Crime-getting the most out of the policy” (April 2010)
- “2010 Property Insurance Resolutions” (Jan. 2010)
- “First Party Insurance for Cyber Risks” (Oct. 2009)
- “Cyber Risk-data damage & destruction beyond the naked eye” (July 2009)
- “Crime-The Other Property Policy” (March 2009)
- “2009-Resolutions for Property Risk Management (January 2009)
- “Hurricanes, Tropical Depressions and Floods-Oh My!” (October 2008)
- “Property Insurance Valuation/Loss Settlement” (July 2008)
- “Pollution Events-an insured peril in property insurance?” (April 2008)
- “Insurable Interests & Interests Insured in Property Insurance” (December 2007)

“Layered Property Insurance”

The Risk Report by IRMI, Inc. (Nov. 2007)

“Important Property Considerations”

The Risk Report by IRMI, Inc. (August 2006)

“Business Interruption: An Exposure by Many Names”
URMIA Journal 2005

“Certificates of Insurance-A Look at the Basics”

Rough Notes (February 2005)

PUBLICATIONS-AUSTIN & STANOVICH NEWSLETTERS

Co-Editor, Emerging Risk Newsletter

January 2003 to present

Author, Emerging Risk Newsletter

- “Cyber/Privacy Insurance: Impaired Subrogation = No Coverage for Insured?” (October 2014)
- “Colleges and University Risk Issues” (Feb. 14, 2011)
- “Enterprise Risk-an elementary approach” (Summer 2005)
- “Casual Labor Issues” (Spring 2004)
- “Certificates of Insurance” (Summer 2004)
- “Planning-an overlooked risk management technique” (Fall 2004)
- “Spitzer Sues Marsh” (October 25, 2004)
- “Risk Management Resolutions” (Winter 2004)
- “Blackouts, Brownouts and other Illuminations on Utility Interruption Insurance” (Summer 2003)

SPEAKING/OTHER ENGAGEMENTS

“Cyber Risk-real threat to Higher Education”

University Risk Management and Insurance Association
NE Regional Conference, Babson College (April 4, 2013)

“How to Create, Maintain and Enhance a Safety Culture”

The New England Educators Insurance Association
College of the Holy Cross/Worcester MA, (Oct. 23, 2012)

“Maintain Due Course through Exposure Identification”

University Risk Management and Insurance Association
2012 National Convention/Providence, RI, (Oct. 3, 2012)

“ABCs of Risk Management” (2-hour radio show)

“Business 790 AM Radio”/Providence, RI (May 7, 2012)

“Operational Risk Management for Non-Profits”

RI Society of CPAs/Providence RI (April 3, 2012)

“Human Rights – Emerging Risks for Corporate Counsel”

Fordham Univ School of Law/NYC, NY (Oct. 22, 2011)

“Property Catastrophes and Risk Modeling”, Panelist

RIMS/NYC Chapter, NYC, NY (September 15, 2011)

“Operational Risk Mgmt.-more than an insurance policy”

State of Rhode Island Accountants and Auditors Institute
Providence, RI (October 1, 2008)

Judge: Business Insurance “Risk Manager of the Year”,
(February 2008 and February 2007)

“A. M. Best’s 2006 e-Fusion Event”

Judge and Panelist/Boston, MA (October 22-24, 2006)

“Risk Mgmt: Moving forward with planning, objectives,
tactics and other tools”, RIMS/Boston Chapter, Bentley
College, Waltham, MA (March 11, 2004)

“Risk Mgmt. and Insurance for Financial Institutions”

Deloitte Touche Seminar
New York, NY (January 15, 2002)

“Risk Management Vision”

Central Massachusetts Chapter of CPCU
Worcester, MA (April 20, 2000)

“Risk Manager in Residence Program”

RIMS and University of Louisiana-Lafayette, LA
(April 3-5, 2000)

“Panel-Risk Manager’s Vision for Future”

RIMS/Boston Chapter (Dec. 16, 1999)

“The New Risk Manager-understanding the process”

RIMS/Boston Chapter, Bentley College, Waltham, MA
(March 14, 1996)

“Victories and War Stories from the Risk Mgmt. Front”

Institutional Investor Conference/New York, NY
(Sept 22, 1995)

“Risk Management I-Beginning with the Basics”

RIMS/Boston Chapter Bentley College, Waltham, MA
(March 16, 1995)

“Introduction to Risk Management”

Center for Environmental/ & Occupational Safety/Health
Roger Williams University/Providence, RI (June 1994)

“Risk Management--an introduction”

New England Gas Association
Milford, MA (May 1992)

“The Insurance Delivery System-a Broker’s Perspective”

Risk and Insurance/MBA Program, Babson College
(April 1991 and April 1992)

“How to Buy Business Insurance”, Greater Providence
Chamber of Commerce, Providence, RI (February 1991)

INTERVIEWS

"Taking a Broad View of Handling Risk"
Providence Business News (April 28-May 4, 2008)

"Risk Assessment to the Rescue"
Providence Business News (August 29-Sept 4, 2005)

"Then There Was One", *Best's Review* (August 2005)

"Risk Management: A Holistic Approach", *Bank Director*
(October 2003)

"The Future is Now: Planning, Strategy and Reporting
Results", *Liberty Directions* (February 1998)

INSURANCE/RISK MANAGEMENT ORGANIZATIONS

Public member representative
National Council on Compensation Insurance,
Dispute Resolution Process
Rhode Island Workers' Compensation Appeals Board
Providence, RI (January 2018 to present)

Member, *University Risk Mgmt. and Insurance Assoc.*
Bloomington, IN (July 2005 to April 2011)

Member, *Massachusetts Society of Licensed Insurance
Advisors*/Boston, MA (October 2002 to present)

Member, *Insurance Library of Boston*
Boston, MA (October 2002 to December 2014)

Member, *Risk Management Advisory Board*
Liberty Mutual Insurance Company/Boston, MA
(October 1997 to May 2001)

Member, *Risk and Insurance Management Society
(RIMS)*, New York, NY (October 1994 to July 2005)

Member, *RIMS-Boston Chapter*
(October 1994 to July 2005)

Member, *RIMS/RI Chapter* (Chapter disbanded)
(October 1994 to December 2001)

Member, Rhode Island Governor's Insurance Council
(November 1989 to June 1991)

Royal Insurance/Producer Advisor Council
Eastern Massachusetts/Rhode Island Region
(May 1989 to May 1991)

OTHER EXPERIENCES*

Candidate for Scituate Town Council
Town of Scituate, RI
Fall 2020

Edgewood Waterfront Preservation Association
Treasurer
August, 2020 to July 2021

Irish Ceilidhe Club of Rhode Island
February 2017 to present

Member, New Hampshire Karting Association
July 2014 to January 2019

Blackstone River Theatre, Cumberland, RI
Board of Directors: July 2009 to September 2015
Treasurer: August 2010 to September 2015

San Miguel School, Providence, RI
Mentor: March 2008 to September 2015

MS Society of Rhode Island Charity Bike Ride
Rider and fund raiser: 2008, 2007, 2006, 2005, 2004

University Club, Providence, RI
October 1992 to April 2022
Athletic Committee: 2006 to 2008

United Way Committee: August 1996 to August 1998
Chairman-Employee Contributions/Finance Division
Fleet Financial Group, Providence, RI

North Scituate Fire Department (Volunteer)
North Scituate, RI

Active Crew: October 1992 to December 1999

Lieutenant: October 1993 to October 1998

EMT-D: May 1993 to December 1999

Member of the Year-1994

Chair-finance committee: May 1993 to May 1997

St. Joseph Catholic Church, North Scituate, RI

Chair, Building Committee: June 1992 to June 1995

Turks Head Club, Providence, RI
1987 to 1991

Membership Committee: 1988

Planning Committee: 1989

Board of Trustees: 1990-1991

Lansing Village Condominium Association, Millis, MA

Chair, Board of Trustees:

June 1985 to January 1987

Carroll Center for the Blind, Newton Centre, MA

Volunteer: Guide and Reader

January 1980 to June 1986

Big Brothers/Big Sisters of Marathon Cnty, Wausau, WI

Big Brother: June 1977 to July 1979

Board of Directors: January 1978 to July 1979

President-elect: January 1979 to July 1979

**While academic CVs typically do not include this type of information, I believe many of my personal experiences assist me in helping to understand risk in both the assessment stage and in the handling stage. This awareness makes me a better risk manager than if I gained risk management and insurance knowledge solely through coursework and/or a workplace environment.*

(Edition 03/31/23)