

EMPLOYMENT HISTORY

Austin & Stanovich Risk Managers, LLC

Providence/North Scituate RI
May 2002 to Present

FleetBoston Financial Corp.

Providence, RI

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.
October 1994 to May 2002

- 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

Connecticut Certified Insurance Consultant-P&C
Valid through September 30, 2017

Maryland Advisor Property/Casualty
Valid through January 31, 2020

Massachusetts Casualty Insurance Advisor
Valid through March 8, 2020

New Hampshire Consultant/(Producer) P&C
Valid through January 31, 2018

New York State License to Act as Insurance Consultant
Valid through January 16, 2018

Rhode Island Resident P&C Insurance Producer
Valid through January 31, 2019

Vermont Insurance Consultant-Casualty, Property
Valid through March 31, 2019

Virginia Insurance Consultant-P&C
Valid through June 30, 2019

Wisconsin non-resident intermediary-individual-P&C
Valid through January 31, 2018

LITIGATION SUPPORT (disclosed engagements)

A-Affidavit, R-Report, D-Deposition, S-Settled, SJ-Summary Judgement, T-Trial

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

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). **R, D, T.**

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

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

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

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

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

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

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

DWP Construction v. First Commercial Bank, et al; Circuit Court of Jefferson County, AL Case number 01-CV-2009-903255.00. **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. **A, SJ.**

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

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. **R, 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 **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 **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 **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 (Jan. 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

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 ORGANIZATIONS

Irish Ceilidhe Club of Rhode Island

February 2017 to present

Member and driver, New Hampshire Karting Association

July 2014 to present

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 present

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
Chair, Board of Trustees:
Millis, MA
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