

## EMPLOYMENT HISTORY

### ***Austin & Stanovich Risk Managers, LLC***

Holden MA/Providence 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  
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.  
(Single Parent Captive)  
President, Treasurer, Member-Board of Directors  
December 1999 to May 2002  
Burlington, VT
- Fleet Mortgage Reinsurance Co., Inc.  
(Single Parent Captive)  
Vice President, Member-Board of Directors  
November 1998 to June 2001 (company sold)  
Providence, RI
- Bankers Insurance Co., Ltd.  
(Bank Group Captive)  
Chairman, Loss Portfolio Committee, June 2000  
Vice Chairperson-Operations Committee,  
Member-Board of Directors  
December 1995 to May 2002  
Hamilton, Bermuda
- FFG Insurance Co., Ltd.  
(Single Parent Captive)  
Vice President, Member-Board of Directors  
October 1994 to May 2002  
Hamilton, Bermuda

### ***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

### ***J. H. Albert International Insurance Advisors, Inc.***

Needham Heights, MA

#### Assistant Vice President/Staff Consultant

March 1984 to May 1986

#### Insurance Analyst

January 1983 to March 1984

### ***Wausau Insurance Companies***

Belmont, MA /Wausau WI

#### Regional Property Underwriter

September 1981 to December 1982

#### Property Underwriter

July 1979 to September 1981

#### Group Health Underwriter

January 1977 to July 1979

## LITIGATION SUPPORT (disclosed engagements)

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

Omni Berkshire Corp., et al. v. Wells Fargo Bank, N. A., United States District Court, Southern District of New York, C. A. No. 02 CV 7378 (DC)

Reliance Insurance Company v. KeyBank USA v. Swiss Reinsurance America Corporation, United States District Court, Northern District of Ohio, Eastern Division, Case No. 1:01CV062

United States Fire Insurance Company v. Pierson & Smith, Inc., United States District Court, Southern District of New York, 06CV00382 (CMS)

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

Hudson Savings Bank v. Progressive Casualty Insurance Company, United States District Court, District of Massachusetts, 06 CA 11967 RGS

Dillard University, et al. v. Lexington Insurance Company, et al., United States District Court, Eastern District of Louisiana, 06-4138

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

## LICENSES

*Connecticut Certified Insurance Consultant-property/casualty*  
Valid through September 30, 2011

*Massachusetts Casualty Insurance Advisor*  
Valid through March 30, 2011

*New Hampshire Consultant (Producer) Property & Casualty*  
Valid through January 31, 2012

*New York State License to Act as Insurance Consultant*  
Valid through January 16, 2012

*Vermont Insurance Consultant-Casualty, Property*  
Valid through March 31, 2012

*Rhode Island Resident Insurance Broker*  
Expired 1995-no longer needed

## EDUCATION

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

## PUBLICATIONS

Expert Commentator "IRMI.com"  
International Risk Management Institute, Inc.  
[www.irmi.com](http://www.irmi.com)

- "Crime-getting the most out of the policy"  
April 2010
- "Property Insurance Resolutions for 2010"  
January 2010
- "First Party Insurance for Cyber Risks"  
October 2009
- "Cyber Risk-Data Damage & Destruction Beyond the Naked Eye"  
July 2009
- "Crime Insurance-The Other Property Policy"  
March 2009
- "New Year Resolutions for Property Risk Management in 2009"  
January 2009
- "Hurricanes, Tropical Depressions and Floods-Oh My!"  
October 2008
- "Insurance Property Valuation and Loss Settlement Clauses"  
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](#)  
International Risk Management Institute, Inc.  
November 2007

"Important Property Considerations"  
[The Risk Report](#)  
International Risk Management Institute, Inc.  
August 2006

"Business Interruption: An Exposure by Many Names"  
[URMIA Journal 2005](#)  
University Risk Management and Insurance Association

"Certificates of Insurance-A Look at the Basics"  
[Rough Notes](#)  
February 2005

Co-Editor, [Emerging Risk Newsletter](#)  
Austin & Stanovich Risk Managers LLC  
January 2003 to present

## SPEAKING/OTHER ENGAGEMENTS

"Operational Risk Management-more than an insurance policy"  
State of Rhode Island Accountants and Auditors Institute  
Providence, RI  
October 1, 2008

Judge: "Risk Manager of the Year"  
[Business Insurance](#)  
February 2008 and February 2007

"A. M. Best's 2006 e-Fusion Event"  
Judge and Panelist/Boston, MA  
October 22-24, 2006

"Risk Management: Moving forward with planning, objectives, tactics and other management tools"  
Massachusetts Risk and Insurance Management Society  
Bentley College, Waltham, MA  
March 11, 2004

"Risk Management and Insurance for Financial Institutions"  
Deloitte Touche Seminar  
New York City, NY  
January 15, 2002

"Risk Management Vision"  
Central Massachusetts Chapter of CPCU  
Worcester, MA  
April 20, 2000

"Risk Manager in Residence Program"  
Risk and Insurance Management Society ("RIMS") and  
University of Louisiana-Lafayette  
Lafayette, Louisiana  
April 3-5, 2000

"Vision for the Future-A Risk Managers' Round Table Discussion"  
Massachusetts Risk and Insurance Management Society  
The Newton Marriott, Newton, MA  
December 16, 1999

"The New Risk Manager-understanding the process"  
Massachusetts Risk and Insurance Management Society  
Bentley College, Waltham, MA  
March 14, 1996

"Victories and War Stories from the Risk Management Front"  
Institutional Investor Conference  
New York, NY  
September 22, 1995

"Risk Management I-Beginning with the Basics"  
Massachusetts Risk and Insurance Management Society  
Bentley College, Waltham, MA  
March 16, 1995

"Introduction to Risk Management"  
Center for Environmental & Occupational Safety and Health  
Roger Williams University  
Providence, RI  
June 1994

"Risk Management--an introduction"  
New England Gas Association  
Milford, MA  
May 1992

"The Insurance Delivery System from a Broker's Perspective"  
Risk and Insurance/MBA Program  
Babson College, Needham, MA  
April 1991 and April 1992

"How to Buy Business Insurance"  
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-September 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 Management and Insurance Association*  
Bloomington, IN  
July 2005 to present

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

Member, *Insurance Library of Boston*  
Boston, MA  
October 2002 to present

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

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

Member, *Massachusetts Risk and Insurance Management Society*  
October 1994 to July 2005

Member, *Rhode Island Risk and Insurance Management Society*  
October 1994 to December 2001 (Chapter disbanded)

Member, *Rhode Island Governor’s Insurance Council*  
November 1989 to June 1991

Member, *Royal Insurance Producer Advisory Council*  
Eastern Massachusetts/Rhode Island Region  
May 1989 to May 1991

## OTHER ORGANIZATIONS

Blackstone River Theatre  
Cumberland, RI  
• Board of Directors: July 2009 to present

San Miguel School  
Providence, RI  
• Mentor: March 2008 to present

University Club: October 1992 to present  
Providence, RI  
• 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  
• 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: 1987 to 1991  
Providence, RI  
• 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 January 1980 to June 1986  
Newton Centre, MA  
• Volunteer: Guide and Reader

Big Brothers/Big Sisters of Marathon County  
Wausau, WI  
• Big Brother: June 1977 to July 1979  
• Board of Directors: January 1978 to July 1979  
• President-elect: January 1979 to July 1979