

PROFESSIONAL RESUME OF GARY AUGUSTINE

**AUGUSTINE CONSULTANTS LLC
5960 OLDE ATLANTA PARKWAY
SUWANEE, GEORGIA 30024**

WORK EXPERIENCE

Mr. Augustine has worked in the insurance claims area since June 1968 after graduating from college. He has worked as an adjuster, supervisor, manager, Litigation head, Vice President of Claims, & Director of Staff Counsel. Mr. Augustine has been with five major insurance companies during his insurance career. In those capacities he has adjusted claims, established proper reserving policies, assisted in writing claims best practices, directed litigation procedures, established catastrophe storm procedures, audited & headed the audit team for compliance, coordinated computer programs between IT & Claims, & conducted those tasks necessary in operating an affective claims department.

Mr. Augustine has also worked closely with the product management & marketing departments. He has assisted in writing insurance policies. Then traveled & presented to agency education on the coverages, what is covered, & the procedure regarding how the claim with be handled. Since ending his employment (12/31/04) with insurance companies Mr. Augustine has worked as a P&C Insurance consultant.

WORK HISTORY

Infinity Insurance Companies - Director of staff counsel March 2004 -12/31/04.

American Financial Group Positions - (4/95-3/04) Name changed to Infinity March 2004.

Great American Personal Lines: Regional AVP of Staff Counsel, approximately 160 employees with 80 being staff attorneys. 1/2002-3/2004.

Atlanta Casualty /Windsor Auto: AVP of Litigation for the merged shared services companies (Advanced Insurance Solution Division) 8/1998-12/2001. Mr. Augustine was Head of Litigation and support staff for both companies. The company size was approximately \$800 million.

Atlanta Casualty Insurance: Director of Litigation over 36 States for \$500 million company (4/95-7/1998).

Cincinnati Equitable Insurance Co., Cincinnati, OH. (4/1994-4/1995): Vice President of Claims

Economy Fire and Casualty Insurance Co. Freeport, IL. (12/1974-3/1994)

Claims Director /Claims Litigation Manager (1980-1994): Manager over \$480 million company litigation department servicing 19 States.

Claims Attorney/Claims Consultant (1974-1980) Managed suit caseload.

Federated Insurance Company, Indianapolis, IN. (1968-1974)

Claims Supervisor (1970-1974)

Multi-Line Field Adjuster (1968-1970)

EDUCATION

BA Business Administration/Economics (Northern State College, Aberdeen, SD)

LL.B. Bachelors of Law, (LaSalle Extension University, Chicago, IL.)

CONTINUING EDUCATION

College of Insurance (N.Y. NJ) numerous technical. CLE, and administrative courses inside and outside of the companies.

ADJUSTER LICENSING

CT, KY, SC, FL, TX, OK.

AUGUSTINE CONSULTANTS LLC

CURRICULUM VITAE GARY AUGUSTINE.

Purpose

This document is a supplement to the "Professional Resume of Gary Augustine." The former details Mr. Augustine work experience, history, and accomplishments. This document details Mr. Augustine education, subjects he studied or taught, adjusting, organizations, and Professional licenses.

CAREER

BA. Business Administration /Economics (Northern State College, Aberdeen, South Dakota) 1968.

LL.B, Bachelors of Law (LaSalle Extension University, Chicago, IL.) 1971-1974.

Basics of adjusting Claims. Thorough review of the policies, coverages, investigation, State negligence laws, communication & salesmanship. Three week course 1968

Advance Claims Training. Tort laws of various States; Contributory, Modified comparative, Pure comparative, Slight vs. great, complex litigation, summon & complaint, closing arguments, jury instructions, and special verdict forms. Three weeks 1969.

Field adjusting. Adjusted claims for policyholders. Coverages: Personal & Commercial Auto, Homeowners, Business Policies, Garage Keeper Legal Liability, Business Interruptions, Workmen's compensation, Group Health & Life policies. Policyholders were personal or commercial businesses: General Construction Contractors, LP Gas Dealers, Auto Dealerships with Package policies. 1968-1970

Workmen's Compensation Supervisor for the States of Michigan, Indiana, Illinois, & Kentucky. Investigated or supervised the processing of claims through four field adjusters from inception to final conclusion. This included the initial waiting period, temporary total payments, permanent partial payments, hearing & disability award.

Years 1970- 1974.

Claims Attorney/Claims Consultant. Handled a caseload of 300 pending liability cases, plus approximately 40 new lawsuits monthly in nineteen Midwestern States. Cases were being supervised with outside defense counsel. Years 1974-1980.

Claims Director/Claims Litigation Manager. Supervised 5 Regional offices with approximately 500 claims personnel. Verified that the Claim department & 5 Regional offices were in company compliance. This was accomplished through auditing each Regional each year and reporting on findings. Also headed the Legal Department with 7 Claims Attorneys as direct reports. Job encompassed all supervision & technical guidance in running a litigation department. Per year the department supervised approximately 200 cases tried to verdict. Also approximately 600 cases started trial and settled during jury selection or opening statements. Years 1980- 1994.

Vice President of Claims. Responsible for the entire Claims department. Encompassed all supervising & technical duties of an Insurance companies Claims department. Years 1994-1995.

Director of Litigation over 36 States. States included the entire east coast, the South, the Southwest, West, & Northwest. Company's premium was 800 million to 1 billion. This included all duties supervision and technical in running a litigation department. Years 1995-2001.

AVP of Staff Counsel. This department totaled approximately 80 attorneys and 80 support staff. These employees were employed by the company to represent the company's policyholders. Their duties were to the policyholders. The responsibility was to supervise this department. 2002-2004

INSTRUCTOR

Mr. Augustine has taught various courses during his insurance career. Some of the courses he has developed, coordinated, and taught are:

Duty, breach of duty, cause in fact & proximate cause of injury, damages. What damages are covered by insurance and those that are excluded.

Defenses in the various States: Contributory Negligence, Modified Comparative, Pure Comparative, Assumption of Risk and how this determines what is owed by the Insurance Contract based upon the law. Regarding Homeowners & General Liability policies, duty owed under Premises Liability cases & the duty of care. The duty owed under the common law of the various States & Statutory law for Dog Bite Claims. Umbrella Policies & endorsed General Liability policies, personal torts; battery, assault, false imprisonment, intention infliction of emotional distress. Damages: actual injury, duty to mitigate, personal injury, collateral source rule by State, Property & punitive.

Coverage & Coverage issues on proper method of handling. (D.J's, Coverage opinions, etc.)

Mr. Augustine assisted in developing a statement guideline for adjusters to take statements in various fact/legal areas. Examples are: permissive use, agency, vicarious liability, bailment, & various types of accidents.

Liens. What types are there and how do they effect the settlement.

Reserving and Case development. How Reserving effects the claims department, the company, rates, and marketing.

Analyzing a complaint from filing, through discovery, trial, verdict, and appeal. The legal costs associated with the lawsuit.

Staff Counsel Trial School. Mr. Augustine was an instructor & expert witnesses when training the company's staff attorneys at the annual trial school.

Development of Procedure manuals. Mr. Augustine has implemented or assisted in developing Claims & Procedures manuals with 5 major carriers. As Customs & Practices dictated & the changing Bad Faith Law. Bad Faith. Mr. Augustine has taught 50 classes or more on Bad Faith over his career to company personnel. He has also handled Bad Faith cases for 30 years. This includes reports to re-insurers and the CFO.

Mr. Augustine has directed the development of several Manuals: Education for training claims personnel, Company Claims manuals on procedure to process claims, procedure manuals for posting reserves, manuals coordinating processing between claims and technology department.

These are some of the courses Mr. Augustine has developed or assisted with in his career.

Current or Past Professional Organizations

Midwest V.P. Claims Association
Defense Research Institute
Association of Corporate Counsel
Regional Claims Association

Past or Continuing Education

College of Insurance Princeton, New Jersey
College of Insurance Harriman, New York
CLE for adjuster licenses in the States of CT.KY.SC. FL. TX. OK.