# Robert F. Titus, CRIS, AIC, CLM Advisor Principal Risk Analytics, LLC

### Summary of Risk Management and Business Management Experience

Robert Titus is a Massachusetts licensed Insurance Broker and Insurance Advisor. He is also an Insurance Expert Witness in the areas of insurance brokering, insurance claims & insurance risk management. These expertise are based upon over thirty of:

-Providing comprehensive risk management services to large self-insured clients and smaller clients with fully insured programs. This work includes third party contractual risk transfer analysis, historical loss trending and customized risk management training in person and via webinar.

-Providing multiline insurance brokering services to commercial clients.

-Analyzing Agent/Broker errors & omissions and insurance bad faith matters.

-Claims advocacy and insurance litigation support on all lines of P&C and Professional Liability coverages.

-Conducting multiline (WC, GL, Auto, Property) audits of TPA and insurer claims reserve and claims handling procedures.

-Conducting liability and Workers Compensation Loss Control safety audits for underwriters of construction companies, restaurants, retail stores and manufacturing facilities.

-Successful negotiation and timely settlement of complex multiline insurance claims and contractual liability exposures, including complex construction defect claims.

-Construction Project Wrap-Ups. This includes experience in providing the risk management, marketing, administration, and close-out reconciliation of large multi-year Rolling-OCIP projects. -Arbitrating over 100 auto liability cases for American Arbitration Association.

-Creating and managing a subrogation practice that recovered over \$1 Million/month, which exceeded deliverable goal.

-Successfully multi-tasking and delivering quantitative results on simultaneous projects all under tight deadlines.

-Routinely providing written and verbal reports to executive management and C-Suite officers. -Insurance carrier claims unit supervision of over twenty-five professionals in a high litigation office in Westchester County, NY.

## May 2017 – Present:

Principal of *Risk Analytics, LLC*, which provides claims and risk management solutions to corporate clients of all sizes, and related expert witness services.

#### 1997 – April 2017:

#### (Working for the following insurance brokers: Cross Insurance, Wells Fargo, Marsh and Sedgwick)

Through 20 years of providing risk management consulting and claims advocacy, Bob has acquired a thorough understanding of multi-line OCIP construction, contractual risk transfer, and property, general and professional liability insurance coverages (D&O, EPL and Agent E&O). His clients have included large international companies and small local organizations in the construction, higher education, healthcare, public sector, manufacturing, retail and biomedical industries.

In addition, Bob has developed and taught insurance related professional development courses to insurance professionals for over 15 years and is presently on the teaching faculty of the

Insurance Library of Boston. He has previously been an instructor for The Academy of Insurance, the CPCU Society and Polestar Performance Programs, Inc.

#### Partial List of Bob's Clients:

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|------------------------------|--------------------------------------|--------------------|
| <u>Clients</u>               | <u>Scope of Work</u>                 | <u>Locations</u>   |
| Craig & McCauley, PC         | Expert Witness                       | Boston, MA         |
| Risk Navigation Group, Inc.  | Litigation Support                   | National           |
| Aggregate Industries         | Auto, GL, WC                         | MA & VA            |
| American Express             | Purchase Protection                  | National           |
| Archdiocese of Boston*       | GL, WC                               | Boston, MA         |
| Bovis Lend Lease*            | Prof Liability                       | International      |
| Boston Red Sox Baseball Club | Risk Management                      | Boston, MA         |
| Boston Scientific Corp.      | Auto, GL, WC                         | National           |
| Bose                         | Auto & WC                            | National           |
| Boston University            | OCIP, Prop, Auto, GL, D&O Boston, MA |                    |
| Boston Globe                 | Property, Auto, GL, D&O Boston, MA   |                    |
| Berklee College of Music     | Property, Auto, GL, D&O Boston, MA   |                    |
| Brandeis University          | Property, Auto, GL, D&O Waltham, MA  |                    |
| Bryant University            | Property, Auto, GL, D                | 0&O Smithfield, RI |
| CVS Pharmacy                 | Prof. Liability                      | National           |
| G/E Capital Corp.            | GL Reins. Claims                     | National           |
| Home Depot                   | TPA Selection                        | National           |
| Kraft Group                  | Auto, GL, WC                         | Foxborough, MA     |
| New England Med Center       | Med Mal                              | Boston, MA         |
| Northeastern University      | OCIP, Prop, Auto, GL                 | , D&O Boston, MA   |
| Notre Dame University        | WC                                   | South Bend, IN     |
| Oldcastle, LLC               | TPA Selection (AL,GL                 | .) Atlanta, GA     |
| Rand-Whitney Container       | Auto, GL, WC                         | National           |
| Rutgers University           | OCIP and Property                    | Piscataway, NJ     |
| Sinclair Oil Corp.           | Auto, GL, WC                         | National           |
| University of Connecticut    | OCIP, Prop, GL, WC                   | Storrs, CT         |
| University of Vermont        | OCIP, Prop, GL, WC                   | Burlington, VT     |
| UMass Healthcare             | Med Mal, D&O, EPL                    | Worcester, MA      |
|                              |                                      |                    |

#### *1986 – 1997)*:

#### (Working a Claims Representative and Claims Office Manager for State Farm Insurance)

-Managed the retention and expenses of outside defense counsel and other vendors. -Created and managed a subrogation recovery unit, collecting over \$1 Million/month. (Westchester County, NY)

-Managed professional staff and completed semi-annual performance evaluations. (Westchester County, NY, and Acton, MA)

Arbitrator for the American Arbitration Association, 1990 - 1995

#### **Professional Affiliations**

Boston Association of Claims Executives, 2017 - Present

Claims & Litigation Management (CLM) Advisor, 2017 - Present

Massachusetts Chapter of Risk Insurance Management Society – Member since 2007

Arbitrator for the American Arbitration Association, 1990 - 1995

### **Education & Industry Designations**

OSHA 30-Hour Hazard Recognition Training for General Industry, 2017 – Present OSHA 30-Hour Hazard Recognition Training for Construction, 2017 – Present Licensed Massachusetts Insurance Advisor, 2017 – Present Instructor, Polestar Performance Programs, Inc., 2010 – Present Instructor, Insurance Library of Boston, 2001 - Present Instructor, Academy of Insurance Webinars, 2011- 2015 Instructor, CPCU Society Webinars, 2011- 2013 Licensed Massachusetts Insurance Broker, 1999 – Present Construction Safety Insurance Specialist (CRIS) Designation – February 2009 Associate in Claims (AIC) Designation - February 1990 Certified Toastmaster - June 2002 Dale Carnegie Public Speaking Course - October 1994 Federal Law Enforcement Training - 1982 & 1984 Political Science B.A., University of Massachusetts - June 1980