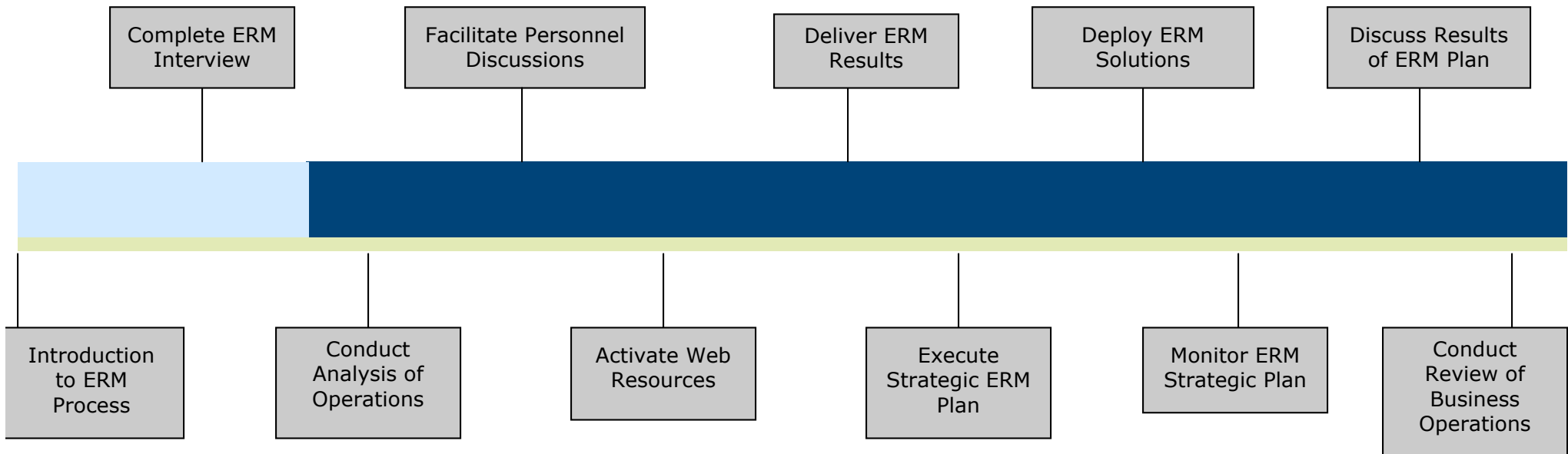


Enterprise Risk Management - Exposure Control Continuum

Enterprise Risk Management (ERM) is an innovative approach to the traditional risk management process. It is designed to uncover exposures from your day-to-day business operations. Strategies are customized to address key exposure elements identified during this process. Our methodology is simple. We analyze your business operations from every conceivable angle to uncover the hidden exposures not seen on paper. The results address the complex exposure issues businesses are faced to deal with in today's marketplace. This process looks at your four main asset categories: organization, personnel, net income and property.

Our insurance professionals conduct a technical review of your policies, coverages, claims and loss histories, operations, and safety and health programs. We assist in quantifying your total cost of risk. This provides the foundation for the remainder of our ERM assessment, as outlined in the timeline below.



This is a perpetual process that continues to develop and deliver results over time. Our team of experts is here from day one to execute the determined plan through deployment of resources and solutions. Ongoing monitoring of your business operations drives our future strategy.