



**R. Michael Holt**  
Founding Member  
Erhardt Holt LLC

**Work Experience:** 2015 – Present Erhardt Holt LLC Altamont, NY

**Founding Member**

- Founder of Erhardt Holt, LLC
- Developer of Risk Management University
- NYS Department of Labor – Workplace Safety Certified Consultant

2006 – Present Aurora, Inc. Albany, NY

**Risk Management Advisor**

- Design and Development of Formal Risk Management Plan
- Provide Insurance Contracts

2005 – 2006 Amsure Associates, Inc. Albany, NY

**Account Executive**

- Creation of Education Based Insurance Program
- Design of Business Insurance Programs

1999 – 2004 Soccer Center, LLC Guilderland, NY

**Owner of Business**

- Developed business plan for indoor/outdoor soccer facility
- Raised \$ 12 Million in private funding
- Negotiated Exclusive Contracts with Nike, Pepsi, and Toro

1993 – 1998 Cool Insuring Agency Latham, NY

**Account Executive**

- Developed New Business Including Marketing Program

1988 – 1993 Lawrence Group Schenectady, NY

**Account Executive (1992 – 1993)**

- Developed New Business for Lawrence United Corp.
- Marketing of Accounts

**Underwriting, Claims, & Loss Control (1989 – 1992)**

- Underwriter for United Community Insurance Company
- Claim Adjuster for United Community Insurance Company
- Loss Control for United Community Insurance Company



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**Education:** 2006 – 2021 Continuing Education

**Insurance Career Training – (2019 – Present)**

- Case Law and Insurance Contracts
- Understanding Insurance Fraud
- Understanding Loss Prevention
- Identity Theft
- Insurance Contracts & Liability
- Reinsurance

**Certified Workplace Safety Consultant – (2016)**

**Certified Workers Compensation Advisor – CWCA (2010)**

**Marshall & Swift Trained Appraiser – MSTA (2010)**

**Certified Risk Manager Courses – CRM (2010 – 2017)**

- Principles of Risk Management
- Practice of Risk Management
- Control of Risk
- Analysis of Risk

**Certified Insurance Counselor Courses – CIC (2010 – 2016)**

- Commercial Property
- Commercial Casualty
- Health and Life
- Agency Management (2008, 2015)

**Certified Insurance Service Representative – CISR (2019 – 2020)**

- Insuring Personal Residential Property

**Books and Resources (2017 – 2018)**

- Workers Compensation – National Underwriter Company
- Business Auto Policy Coverage – National Underwriter Company
- Commercial Property Coverage – National Underwriter Company
- Commercial General Liability Coverage – National Underwriter Company
- How to Insure a Business – Finn Sundheim

1984 – 1988 SUNY at Fredonia

- Majors - Marketing, Finance
- Minor – Economics

**Books and Resources:** 2010 – Present Top Ten Highly Recommended Books

- Bible – Joyce Meyer Ministries Amplified
- EntLeadership – Dave Ramsey
- Start with Why – Simon Sinek
- Disney U – Doug Lipp
- 21 Irrefutable Laws of Leadership – John Maxwell
- 5 Levels of Leadership – John Maxwell
- Everybody Matters – Bob Chapman
- The Advantage – Patrick Lencioni
- 360 Leadership – John Maxwell
- Total Money Makeover – Dave Ramsey