

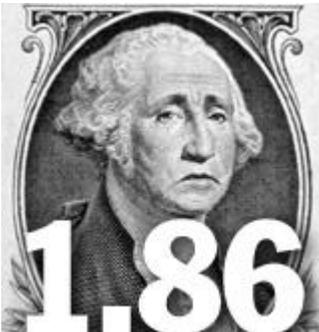
Risk Management University



As the business world becomes more interconnected companies over the past decade have been working on ways to cut costs to maintain a competitive advantage. Unfortunately, there are only so many cuts a business can make to retain profit.

One of the most neglected areas in business is a coordinated plan to address the “what if” that can happen, which can be just as devastating financially as lost sales or revenue. These can include a work related injury, an OSHA inspection, a data breach, or an automobile claim.

Risk Management University is designed to address these issues by offering four different curriculums that a company can enroll in including the Bronze Edition, Silver Edition, Gold Edition, and Platinum Edition. Each curriculum is designed to address specific issues that may be facing your company. In addition to the curriculums are twenty one Elective Classes that can be added based on your company’s needs and changes in your operations.



An example of how **Risk Management University** can help protect and grow your revenue comes from one of our clients. In 2017, our client’s Experience Modification issued by the New York Compensation Insurance Rating Board came in at 1.31, resulting in a **31%** increase in their workers compensation costs.

Our solution to protect company profit is our **Experience Modification Analysis**, which analyzes the claims and payrolls used by the New York Compensation Rating Insurance Board to calculate the Experience Modification. We discovered an error in the claim values being used by the New York Compensation Insurance Rating Board that resulted in the increased Experience Modification.

After filing an Experience Modification Re-Filing Form with the insurance company the Experience Modification was recalculated and reduced to a 1.12 resulting in our client retaining **\$ 16,000** of their profit. This is just one example of how we function as a member of your team by doing 99% of the work enabling you to focus on production, customers, and your future, while becoming one of our clients who have retained over **\$ 1.45** million dollars of their profits in the past three years.



Risk Management

Erhardt Holt, LLC