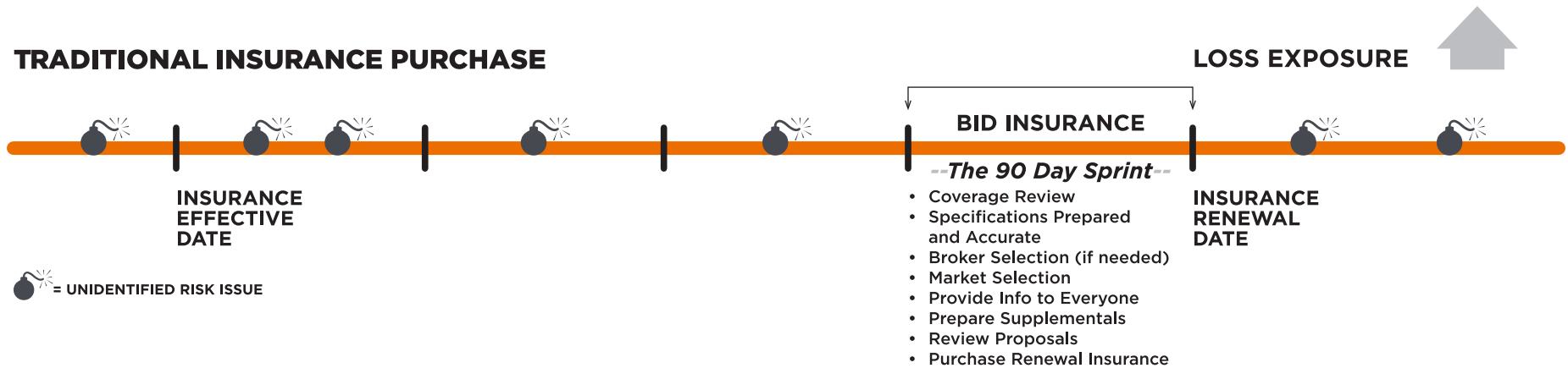


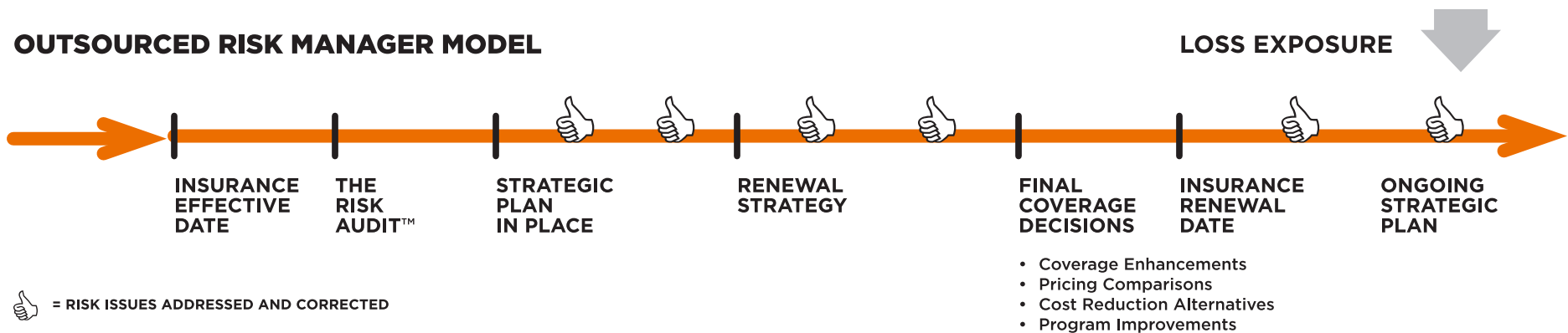
The Risk Audit™ Value Comparison

TRADITIONAL INSURANCE PURCHASE



The best way to reduce insurance cost is to avoid losses and prevent claims. The traditional 90 Day Sprint focuses almost entirely on an insurance bidding process that begins 90 days before the renewal date. Due to the limited time, the often confused marketplace (resulting from multiple brokers approaching the insurance carriers) and the amount of work to be done to get insurance quotations, critical risk issues often go unaddressed or not even noticed. This drives up cost.

OUTSOURCED RISK MANAGER MODEL



The Outsourced Risk Manager Model is an ongoing process that begins with The Risk Audit™, a 3-part business assessment that uncovers risk issues and provides appropriate solutions. A prioritized strategic plan of action is then developed which ultimately minimizes risk exposures and dramatically reduces cost.