



Bickmore Risk Services & Consulting

MAXIMIZING PERFORMANCE

WITH AN EYE ON RISK

RMUniversity™ is BRS' robust, online Learning Management System.

A comprehensive, diverse library of e-learning compliance and regulatory-based safety and risk control classes that can be branded to look and feel like your organization, BRS' RMUniversity provides your workforce the training it needs, when it is needed—at a price that makes sense. Quick to set up and intuitive to use, your employees can self-register and learn at their own pace. As an employer, you can verify training records, assign specific courses to employees or departments, and e-mail reminders automatically to ensure compliance. The first of five modules in BRS' RMAntalytics™ Risk Management Software Suite is scheduled for release in 2008. RMUniversity is available NOW to give your organization a jumpstart on the use of technology to optimize operational efficiencies, safety records, employee performance, and compliance challenges.

RMUniversity™ —BRS' Online Risk Management Learning Module

Available in several languages with the highest standards of instructional design, ease of navigation, and engaging content, RMUniversity can be up and running in your organization in 10 days or less. Our introductory offer includes a selection of 12 online courses from our catalogue of 200 classes — as well as full integration, technical support, and access to our team of "Ask the Instructor" program experts. Additional off-the-shelf classes and customized web-based training courses are also available at a special price.

WHAT IT DOES

- Provides an "Online Training University" populated with courses that are meaningful to YOUR company
- Offers coursework that leads and motivates your workforce to excellence
- Gives training that helps build internal capabilities and maximizes productivity
- Introduces training that allows your employees to be responsive to customer needs
- Shows your managers and employees required skills they may not have
- Helps your organization meet OSHA and other compliance requirements
- Contains training topics, expertly developed to move your organization beyond compliance to risk management solutions

HOW YOU BENEFIT

Facilitating decisions — BRS' RMUniversity is an online training performance solution with easy-to-use administrative features and over 40 standard reports that allow you to keep track of students individually, monitor entire departments quickly, and make decisions that help maximize your organization's operating procedures and training processes.

Supporting growth — BRS' RMUniversity accelerates the growth, effectiveness, knowledge-sharing capabilities, and productivity of your workforce.

THE BICKMORE ADVANTAGE

Our People

Collaborative. Committed. Client-Focused.

Experienced advisors nationwide in risk identification and management, including:

Erike Young, ARM, MPPA

Risk Control Manager



... in addition to providing safety and risk management consultative services to BRS clients nationwide, Erike is a leader in BRS' use of technology to make the delivery of risk control services and training more efficient and effective. Prior to

joining BRS, Erike served 13 years as the regional safety specialist for Raley's Supermarkets, Inc., a privately held, self-insured supermarket chain of over 150 stores, including 40 stores in New Mexico and Nevada, as well as a 400-employee distribution center in California.

Charles D. Gray, CSP, CPEA

Director of Risk Control Services, Principal



... a leading advocate of behavior, value, and culture-based safety and risk management, Chuck works with both private and public sector organizations, leading integration efforts of best practice processes, procedures, and training in

work environments. A BRS principal with over 20 years industry experience, Chuck's expertise include workers' compensation, general liability, and fire protection. Prior to joining BRS, he was an executive of CIGNA Property and Casualty Group, where he managed risk control for a \$3 billion book of business.

Gerry Preciado, JD

Employment Practice Consultant, Principal



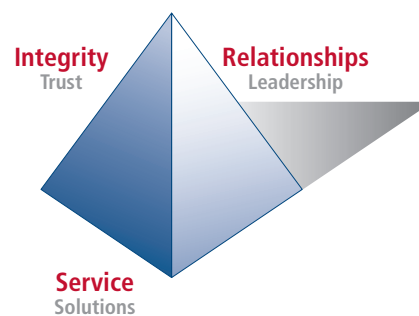
... a licensed staff attorney with 15 years of industry experience, Gerry is responsible for the EPL consulting practice at BRS. Prior to joining BRS, Gerry was a trial attorney with the law firm of Bullivant Houser Bailey PC, and was part of the employment

litigation and counseling practice group of several other law firms. A sought after speaker who is often invited to speak at Risk Management and HR conferences nationwide, Gerry holds a BA and JD from UCLA.

Supporting Business Decisions — With an Eye on Risk

Bickmore Risk Services & Consulting is one of today's fastest growing, independent non-brokerage affiliated risk management firms. We're ranked largest in the western United States, and second largest in the nation. Specializing in all areas of risk management and safety, we support and guide business decisions with an eye on risk—delivering sophisticated, cost-effective programs, solutions, training, and counsel to public and private sector employers. Built to last with hands-on attention to detail and unsurpassed industry knowledge, BRS is poised to be the nation's pre-eminent independent risk management firm, whose reputation and financial success are based on providing quality service, innovative solutions, and unmatched expertise.

NATIONAL REACH, LOCAL RELEVANCE, INTRINSIC RESULTS



“With an unwavering commitment to our corporate values of integrity, relationships and service, we provide best practice risk management frameworks that strengthen client capabilities and enhance business performance.”

—John Chaquica, CEO
Bickmore Risk Services & Consulting

Distinctly Different

Top Industry Credentials and Expertise — Experienced and credentialed risk management consultants, certified professionals in employee law, safety, human resources, business strategy, healthcare, and finance.

Industry Pioneers and Trusted Leaders — BRS founder Edward C. Bickmore and current BRS President Gregory L. Trout helped pioneer the risk management industry. BRS executives are highly respected nationwide for identifying innovative opportunities and methods to manage enterprise risk.

Objective, Unbiased Client Approach — BRS does not provide insurance brokerage or claim adjusting services.

Unmatched Breadth of Risk Management Service Offerings — Proprietary processes, methodologies, and solutions in all areas of risk provide our clients greater alignment, awareness, and effectiveness.

BRS' Full Breadth of Consulting and Training Services

- Risk Management
- Actuarial Analyses
- Feasibility Studies
- Risk Research Studies
- Risk Control Advisor Program
- Risk Control & Safety
- Risk Control & Safety Learning Modules
- Information Systems
- Workers' Compensation
- Litigation Management
- EPL & HR Practice Services
- Accounting & Financial Management
- Self-Insurance Group, JPA, & Captive Formation/Management
- Return-to-Work Program Management
- DiSC™ Personal Profile System
- GASB 43/45 Valuation Services
- FAS 106 Valuation Services
- Organizational Health Risk Assessment
- Public Sector Enterprise Risk Management
- Private Sector Enterprise Risk Management



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