

## Risk Management

VRM helps organizations by evaluating and designing a comprehensive risk management program that will help Prevent and minimize losses. All business operations will Be evaluated to identify vulnerabilities and help with the Design of a specific to your organization risk management Plan that will support your business philosophies, financial Position and risk tolerance.. Our program is designed to Put you in control of aspects of your organization from human risk to contractual risk.



VRM works with all customers to evaluate, plan and control risk by:

- **Auditing of Risk Control Programs**
- Identifying hazards and exposure to potential losses
- Identifying and analyzing other relevant critical factors such as coverage terms and costs, process management and deductible self-retention programs
- Estimating the impact of past and future risk control activities
- Establishing programs that will reduce and prevent losses and bring exposures within management's risk tolerance.
- Creating systems that identify and track direct and indirect loss costs and monitor the effectiveness of the risk control efforts.
- Estimating ultimate losses, projecting future losses and developing risk financing strategies.
- Developing disaster and contingency detection and response plans..
- Monitoring and updating the plan in future years, as the needs change.
- Creating a client 24 hour access portal to allow for document management, where VRM can provide organizations with risk management information and access to pertinent insurance documents including certificate through a secure portal.

For more Information or a quote, please contact:

Larry W. Volmert, CIC, CRM

E: lvolmert@vrm-ins.com

P: 817.631.3050 M: 682.552.2510 S: lvolmert.VRM