ENVIRONMENTAL RISK STRATEGIES INSTITUTE

UNIVERSITY of HOUSTON

CONTINUING EDUCATION

A Professional Curriculum

The University of Houston and the Environmental Risk Strategies Institute (ERSI) are pleased to announce our partnership to provide continuing education in environmental risk management for professionals.

ERSI's mission is to provide a comprehensive interdisciplinary approach to environmental risk management and decision-making to the professional business community.

To accomplish this interdisciplinary approach, we:

Teach a complete and systematic approach to environmental risk management;

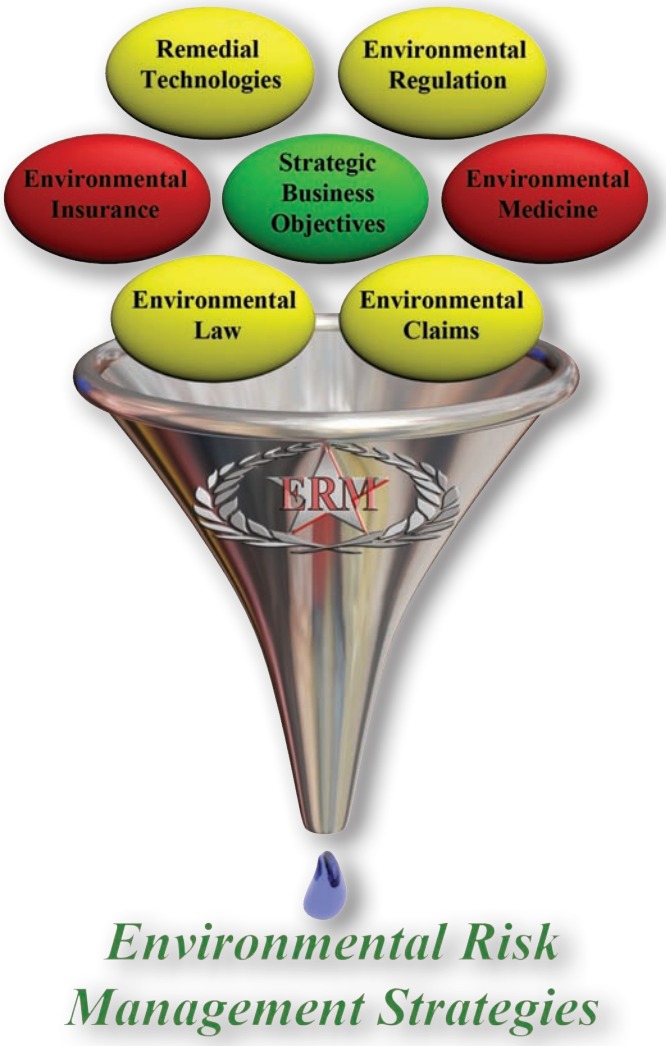
Study the possible environmental effects of emerging industries and technologies;

Deliver an easy to use web-based platform of environmental information; and

Create strategic business solutions for environmental exposures.

Established in 1996, this one-of-a-kind, five day concentrated course provides attendees with a foundation of the environmental risk management process and the ability to develop comprehensive strategic business solutions for environmental challenges. Attendees gain practical application of the components necessary for effective environmental risk management.

Industry professionals who encounter and manage environmental risk benefit from the ERM professional curriculum. Graduates include Fortune 1000 risk managers, attorneys, loss control professionals, regional and national insurance brokers and top environmental insurance companies including ACE, Chartis, Chubb, Liberty Mutual, XL and Zurich.



ENVIRONMENTAL RISK MANAGEMENT PROFESSIONALS

Who Should Earn their Environmental Risk Management (ERM) Designation?

- Architects and Engineers
- General/Artisan Contractors
- Environmental Contractors and Consultants
- Insurance Underwriters, Brokers and Claims Personnel
- Project Managers
- Property Managers
- Others who wish to expand their knowledge of the environmental risk industry in a concentrated, immediate-use type of program

In Addition, the ERM Curriculum is Ideal for Those in the Following Industries:

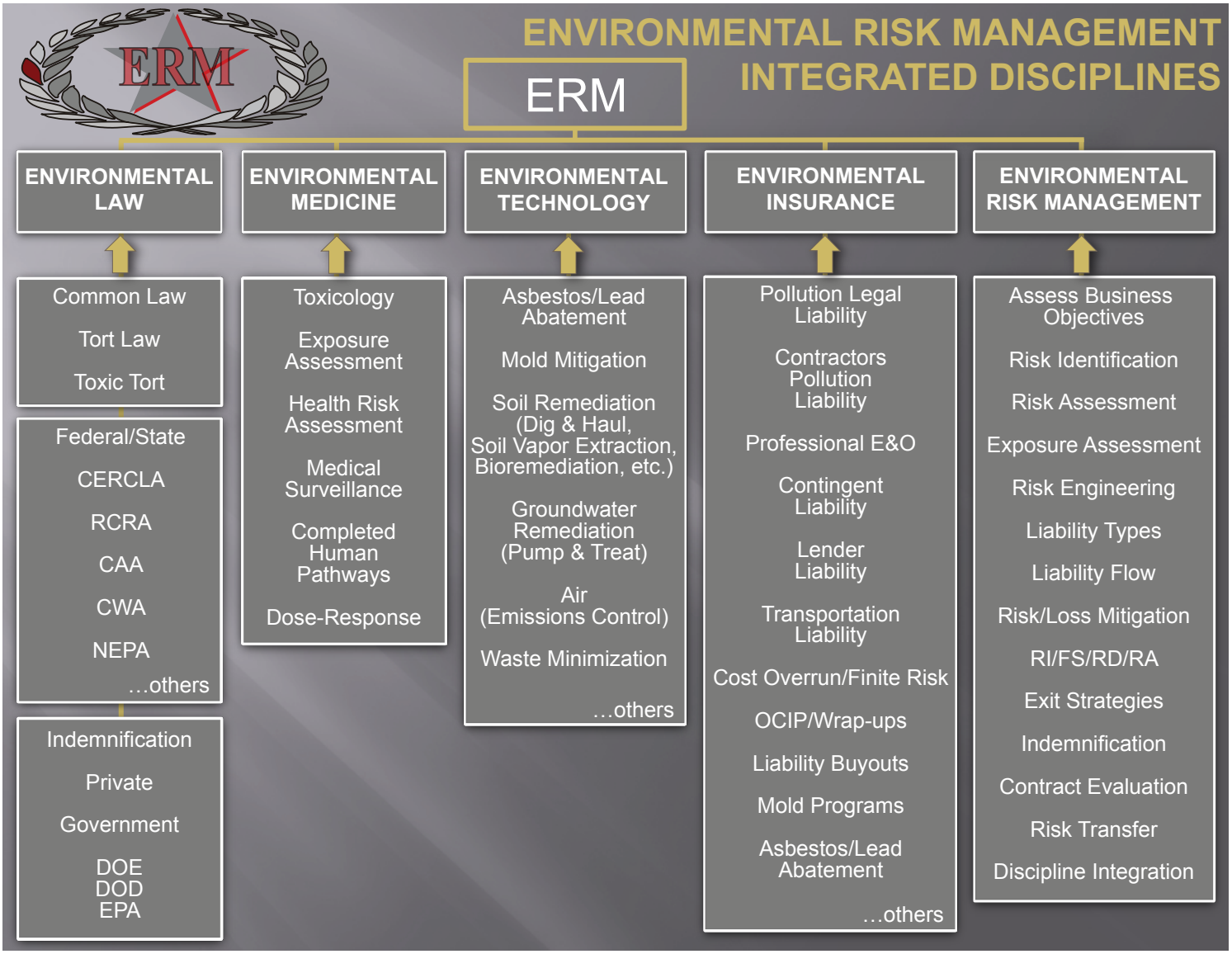
- Chemical/Petrochemical
- Commercial, Industrial and Residential Real Estate Development and Ownership
- Health Care
- Manufacturing
- Mergers & Acquisitions
- Oil & Gas Extraction/Energy
- Pharmaceutical and Cosmetics
- Transportation

INTEGRATED DISCIPLINES

The ERM professional curriculum consists of a 40-hour classroom session, a 16-week structured self-study program and an optional national exam. Additionally, candidates who elect to take the optional exam and receive a satisfactory score earn the prestigious ERM accreditation.

The integration of skills developed through the Environmental Risk Management designation is widely recognized as the standard utilized throughout the environmental risk community.

Many industries recognize that the holder of this professional designation has a working knowledge of several strategic and practical areas including: environmental law, toxicology, insurance, remedial technology, environmental claims management and environmental risk management strategies. Furthermore, it demonstrates to others that the graduate of the ERM program is a "step ahead" of many in the industry. Learn how to dovetail your existing experience with other disciplines in order to be more effective in your job.



Day 1 Fundamentals of Environmental Law

After a basic review of the fundamentals of environmental law, the student advances to specific laws and regulations. Environmental laws and regulations control, in part, how a business will conduct or manage its past, present and future operations.

Day 1 includes:

- Environmental law as a critical piece of the environmental risk management process.
- The application of environmental regulations, compliance requirements and law.
- Laws and regulations as important underwriting tools.
- Major federal environmental laws: CERCLA, RCRA, CAA, CWA, EPCRA, OPA, TSCA, OSHA, and NEPA.
- Legal issues regarding asbestos, storage tanks, hazardous waste management and microbial matter.

Day 2 Environmental Medicine

Focusing on toxicology, environmental medicine provides a valuable tool to identify and quantify the effects of environmental contaminant conditions.

Day 2 includes:

- Strategic value for evaluating findings in terms of actual, probable, acute and chronic health effects.
- Use of environmental medicine in employee relations, expert testimony, education of workers, training and orientation, interviewing, etc.
- Developing critical information and support to make more effective decisions.
- Controlling and minimizing the environmental damage to humans and ecosystems.
- Understanding how completed human pathways are used for claims management.

Day 3 Remedial Technology

Knowledge of remedial and abatement methods becomes a useful tool to further determine potential liability risks from the selected remedial system to be employed. The focus is on what technologies are appropriate for certain conditions.

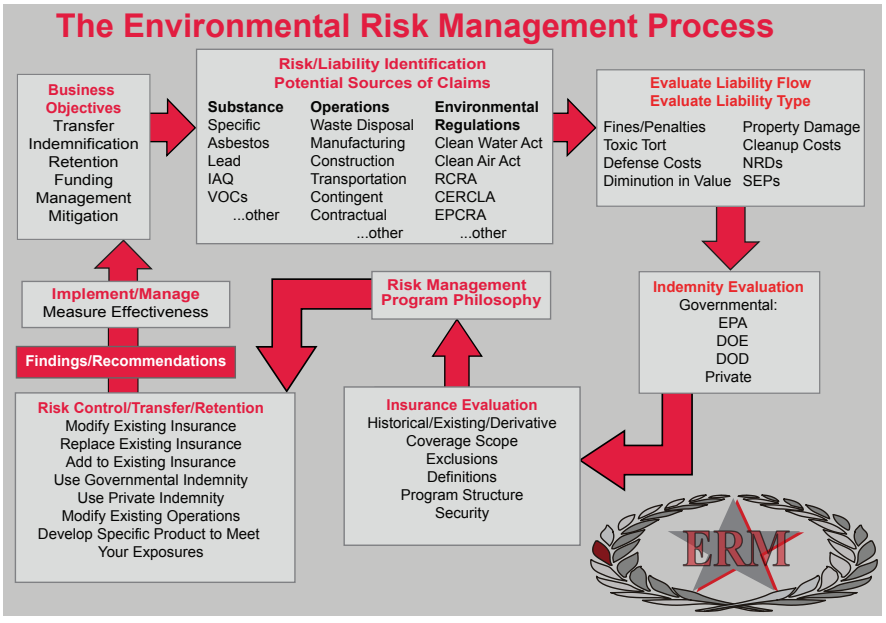
Day 3 includes:

- An understanding of protocol and actual site operations for a more complete evaluation of exposures.
- Pollution activity or actions necessary to clean contaminated sites.
- When, how and what type of environmental assessments or remedial applications to implement.
- Identification of activities, processes or products that pose potential for environmental liability exposures.

Environmental Defense Strategies

Strategies are based on the tenor and trends of current environmental and toxic tort laws, as defined by statutes and landmark cases. Also included:

- Strategies for defending environmental and toxic tort lawsuits.
- Identifying, preventing and mitigating prospective liabilities before they ripen into litigation.
- Significant case studies to outline anatomy of the environmental/toxic tort lawsuit.
- Causation in the context of expert testimony and the distinction between admissible scientific opinions and inadmissible "junk science."
- Valuation of claims based on the realities of defending environmental and toxic tort lawsuits.



Day 4 Environmental Insurance

Candidates review the common types of environmental insurance policies. Liability is first identified and assessed, then relative potential financial impact is established. Day 4 includes:

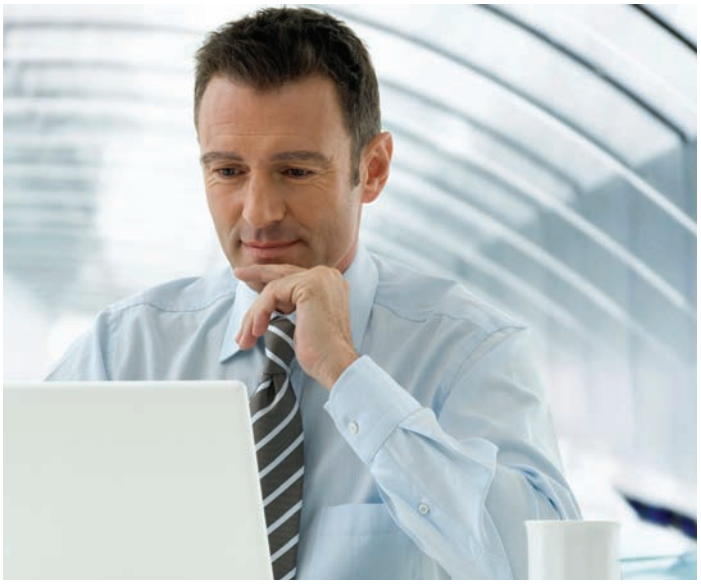
- Insurance and other risk transfer mechanisms determined.
- How and by whom are the common types of environmental insurance policies utilized.
- Limit and retention structures.
- Coverage triggers and potential gaps.
- Use of insurance to effectively transfer environmental risk.
- Claims management.

Day 5 Environmental Risk Management

This section further explains managing and controlling of environmental risk issues. Risk management is reviewed in the conventional sense but applied to the nuances of environmental exposures.

Day 5 includes:

- Incorporating insurance mechanisms into risk management decisions.
- Regulatory compliance, work protocols, private and governmental indemnification and proper structure of remedial contracts.
- Specific environmental risk identification and evaluation.
- Systematic identification of potential sources of claims.
- Liabilities as Owner/Operator, Successor, Arranger, Lender and Landlord.
- Liability buyouts, due diligence procedures, OM&M Protocols for mold and other IAQ issues, Brownfield Redevelopment.
- Liability flow and implications.
- Emerging industries such as nanotechnology.



Continuing Education Courses:

Additional two-day continuing education courses on various current environmental risk topics and trends will be announced, many of which will be offered online. Past courses included topics on mold, vapor intrusion, nanotechnology, regulatory updates and environmental claims management.

R. GREGG ROBERTS, ERM

Founder, Lead Faculty

Mr. Roberts is the Lead Faculty member, founder and developer of the Environmental Risk Strategies Institute (ERSI) and the Environmental Risk Management (ERM) curriculum, a designation for industry professionals. In addition, through his ERM program work, he developed EnvironmentalRiskManager.com, the first comprehensive online interactive resource. The website provides information, knowledge, consulting and solutions for environmental decision makers. Through his direction, the focus of ERSI is to educate the students in identifying and assessing environmental risk, and then to develop strategic business and technical solutions to mitigate environmental risk and liability, while at the same time protecting our ecosystem.

He is also Senior Vice President and National Managing Director of USI's Environmental Risk Mitigation Group. USI-ERMG is the national environmental resource group for the USI companies. (USI is a Goldman Sachs Capital Partners Company.)

Prior to his work with the University of Houston, Mr. Roberts was the Curriculum Director of the Environmental Risk Management program at Texas State University, where he was Program Faculty in Continuing Education. He is a national and international speaker and has served on various governmental task forces with respect to Environmental Risk Management and Insurance, including a White House Conference Panel on Sustainable Environmental Technologies under Al Gore. Mr. Roberts is the former Chairman of the Advisory Board of the National Brownfield Association. He has been recognized by the U.S. Senate Committee on the Environment and Public Works for his contributions. He worked with the Texas Department of Health on HB329 and the respective state licensing exam for mold. Currently, he serves on the Advisory Board of Directors at the McCoy College of Business at Texas State University.

In addition, Mr. Roberts served for eight years as the Director of the environmental division for one of the largest international insurance brokers, building the unit from the ground up. Prior to that, he was Sr. Vice President and Director of the environmental resource group in the Construction Services Division for another global insurance brokerage and consulting firm. During his time in the brokerage business, he has designed and managed many billions of dollars in premiums and developed various environmental risk mitigation strategies.

Before working in brokerage, he spent 12 years as the Director of Risk Management, Environmental Health and Safety, for an engineering and construction company with domestic and foreign operations.

Mr. Roberts has received the prestigious Texas State University Distinguished Alumni Award for his contributions in Environmental Risk Management, Environmental Insurance and for the professional education and development of the respective industry professionals. In the 112 year history of the University, this award has been granted to less than 150 alumni.

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