

# ENVIRONMENTAL RISK MANAGEMENT (ERM) Designation...*a Professional Curriculum*



This one-of-a-kind course provides **training, education** and **certification** in the ever-changing field of environmental risk management. Since its inception in 1996, graduates include Fortune 1000 risk managers, attorneys, loss control professionals, regional and national insurance brokers, and top environmental insurance companies including ACE, AIG, Chubb, Liberty Mutual, Travelers, XL and Zurich.

**THE INTEGRATION OF SKILLS DEVELOPED THROUGH THE ENVIRONMENTAL RISK MANAGEMENT DESIGNATION IS NOW WIDELY RECOGNIZED AS THE ENVIRONMENTAL RISK MANAGEMENT STANDARD UTILIZED THROUGHOUT THE ENVIRONMENTAL INSURANCE COMMUNITY.**



TEXAS  
STATE

FOR INFORMATION ABOUT THE NEXT ERM SESSION AND OTHER ENVIRONMENTAL CLASSES OFFERED NEAR YOU, VISIT:



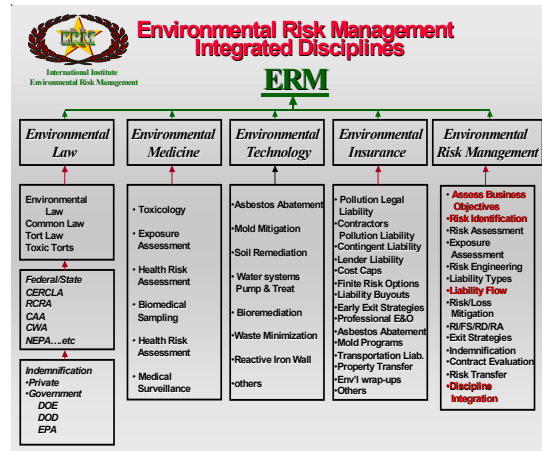
...OR CALL TEXAS STATE UNIVERSITY CONTINUING EDUCATION (512) 245-2507

# TEXAS STATE

Since 1996, this five-day concentrated class has provided attendees with process information and knowledge to develop **Strategic Business Solutions** for environmental problems.

Attendees leave with practical applications of the components necessary for effective environmental risk management. Any who work with environmental risk can benefit from the ERM professional curriculum. Candidates earn their ERM accreditation after attending the 40-hour classroom session and receive a satisfactory score on the national examination after 16 weeks of self-study.

This attests to the industry that the holder of this professional designation has a working knowledge of several strategic and practical areas including: environmental law, toxicology, biomedicine, medical surveillance, insurance, remedial technology and practices, environmental claims management, and risk management techniques. Further, it demonstrates to others in the field of environmental risk that the graduate of the ERM program is a “step ahead” of many in the industry. **Learn to dovetail your existing experience with other disciplines to be more effective in your career.**



## Faculty

### Gregg Roberts, ERM

Chairman and Course Director, ERM Program  
Chairman & CEO,  
International Institute Environmental Risk Management

### Dr. Patrick Cassidy, Ph.D, ERM

Vice Chairman and Director,  
International Institute Environmental Risk Management;  
Professor of Chemistry and Biochemistry, Texas State University

### The Honorable Carolyn McIntosh, JD, ERM

Director of Environmental Law, ERM Program;  
President, International Institute Environmental Risk Management;  
Environmental Attorney, Patton Boggs; Adjunct Professional of  
Environmental Law, Colorado School of Mines

### Gary R. Krieger, MD, MPH, DABT, ERM

Principal, NewFields LLC  
Associate Professor, Adjunct, 1987 to present, University of  
Colorado, Boulder, Department of Molecular and Environmental  
Toxicology, College of Pharmacy

### Jerome Edwards, ERM

Principle Scientist and President, Cameron-Cole, LLC.

### Adam Greene, JD, ERM

Spain Hastings Ward Carey & Chambers

*Proposed* Director of Environmental Insurance, ERM Program

**William P. Hazelton**, Sr. Vice President,  
ACE Environmental Risk

# The ERM Course of Study

**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 Law is an integral and critical piece of the environmental risk management process. The application of environmental regulations, compliance requirements, and law form the basis of many environmental liability exposures for companies and individuals. These laws and regulations control in part how a business will conduct or manage its operations past, present and future. The becomes an important underwriting tool for evaluating potential exposure. The major federal environmental laws are outlined in detail: CERCLA, RCRA, Clean Air Act, Clean Water Act, TSCA, EPCRA, Oil Pollution Act, OSHA, and NEPA. Candidates also consider legal issues regarding asbestos, storage tanks, hazardous waste management, and mold and fungi.

## Day 2: Environmental & Occupational Medicine

Focusing on epidemiology and toxicology, environmental medicine provides a valuable tool to identify and quantify the effects of various environmental contaminant conditions impacting the individual and the population as a whole. Environmental medicine is of strategic value when evaluating the findings in terms of actual, probable, acute and chronic health effects. Valuable uses for environmental medicine include employee relations, expert testimony, education of workers and management, training and orientation, interviewing the exposed individuals, providing a sense of comfort to the affected individuals and their families, and dealing with external communications such as the media. Environmental medicine helps develop critical information and support to make better and ultimately more cost effective decisions, while controlling and minimizing the environmental damage to humans and ecosystems.

**Day 3: Remedial Technology** Various types of remedial and abatement methods are reviewed in order to provide an understanding of the more common technologies employed. This knowledge 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. An understanding of protocol and actual site operations provides a more complete evaluation of the exposures from operations generating pollution activity or actions necessary to clean contaminated sites. Emphasis is placed on learning when, how, and what type of environmental assessments or remedial applications

to implement. This provides a valuable step in the identification of those activities, processes, or products that pose potential for environmental liability exposures.

**Environmental Defense Strategies** This section focuses on strategies for defending environmental and toxic tort lawsuits after they are filed as well as identifying, preventing and mitigating prospective liabilities before they ripen into litigation. Strategies are based on the tenor and trends of current environmental and toxic tort law as defined by statutes and landmark cases. Significant cases and case studies are used to outline the anatomy of the environmental/toxic tort lawsuit and to provide insights into the nuances and implications of complex, multi-party litigation including proportionate responsibility and allocation of liabilities. This section also focuses on causation in the context of expert testimony and the distinction between admissible scientific opinions and inadmissible “junk science.” The valuation of claims is also addressed based on the realities of defending environmental and toxic tort lawsuits considering numerous factors including the impact of the venue, the judge, and the potential jury pool.

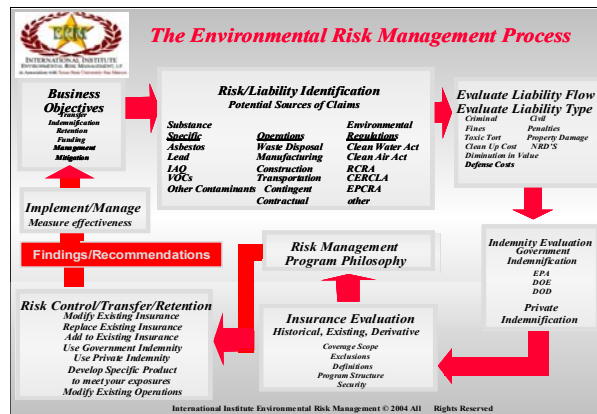
## Day 4: Environmental Insurance

Liability is first identified, assessed and relative potential financial impact established. Then insurance and other risk transfer mechanisms are determined if appropriate, and with what structure. Candidates review the common types of environmental insurance policies, how they are utilized and by whom, the limit and retention structures, coverage triggers, potential

coverage gaps, and how insurance can be used to effectively transfer many kinds of environmental risk.

## Day 5: Environmental Risk Management

Risk Management is reviewed in the conventional sense, but is applied to the nuances of environmental exposures. This section further explains the management of control of environmental risk issues through insurance programs and other risk transfer mechanisms, regulatory compliance, work protocols, private and governmental indemnification, and proper structure of remedial contracts. The process begins with specific environmental risk identification. Candidates learn how to systematically identify potential sources of claims by reviewing the legal climate, operational exposures, and substances encountered. Topical subjects are addressed such as liabilities as Owner/Operator, Successor, Arranger, Lender, and Landlord; Liability Buyouts, Due Diligence Procedures, OM&M Protocols for Mold and other IAQ issues, and Brownfield Redevelopment.





## WHO SHOULD EARN THEIR ENVIRONMENTAL RISK MANAGEMENT (ERM) DESIGNATION?

- RISK MANAGERS
- PROPERTY MANAGERS
- FACILITY/SITE OWNERS
- REIT CONSULTANTS
- M&A/DUE DILIGENCE FACILITATORS
- LEGAL COUNSEL
- INSURANCE COMPANY PRODUCT DEVELOPMENT STAFF
- GENERAL/ARTISAN CONTRACTORS
- LOSS CONTROL/SAFETY ENGINEERS
- ARCHITECTS/ENGINEERS
- INSURANCE UNDERWRITERS/BROKERS
- CLAIMS ADJUSTORS
- OTHERS WHO WISH TO EXPAND THEIR KNOWLEDGE OF THE ENVIRONMENTAL RISK INDUSTRY IN A CONCENTRATED, IMMEDIATE-USE TYPE OF PROGRAM

INTERNATIONAL INSTITUTE  
ENVIRONMENTAL RISK MANAGEMENT  
*in association with*  
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