



The Leader In Customized Insurance & Benefits Solutions

About ECBM

We are an independent,
regional broker with a focus on
national risk management
through strategic consulting.

HOW WE PERFORM

“Your fee-only model is rooted in transparency- and that is exactly what ECBM provided.

We have clarity and peace of mind that our broker is working with our best interests at heart.”



Our 5-Step Risk Management Consulting Process



IDENTIFY & ANALYZE

Strategic advice about your organization's key business strategies including goals and setting benchmarks.



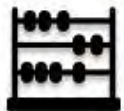
PROGRAM DESIGN

We develop a program that will protect your assets, reduce your exposures, and deliver cost savings.



MARKET

We create a unique sales pitch for each client that has been shown to attract the best carriers.



WE ARE ACCOUNTABLE

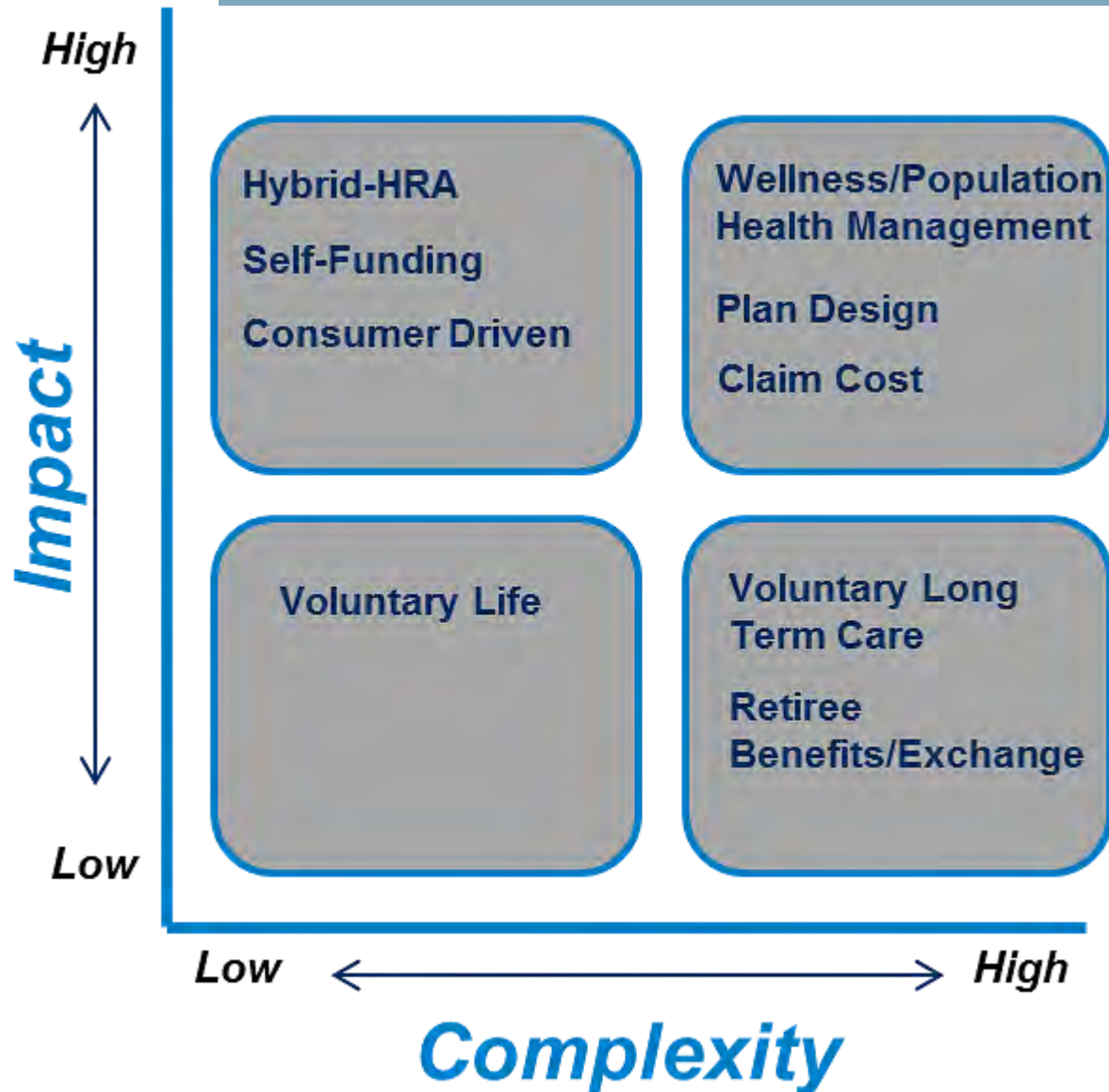
Our internal, independent quality management team monitors for quality assurance.



VALIDATE

Using the established benchmarks, we revisit your goals and objectives to gauge if your coverage needs to be modified as necessary.

Diagnostic Analysis Of Programs



Administrative Streamline

1. Identify All Vendors
2. Identify Individual Processes
3. Analyze Manual Process
4. New Automation Ideas
5. New Vendor Identification
6. Streamline Process
7. Make HR's Life Easier

1. Wellness Initiative Meeting

ECBM Ideas and Best Practices combined with Goals of the Organization. 5yr Plan Discussed

2. Wellness Provider Analysis

Providers, Components, Costs, and Concerns are evaluated

3. Year 1: Decision and Implementations

Wellness Design & Provider Relationships decided and implemented

4. Results

Wellness Results are reviewed and analyzed

5. Next Step Forward

Next Step Forward in Wellness Based on Year 1 results and review of 5-year plan.



HOW WE PERFORM

“ECBM has provided us with the most interactive, proactive, and highest-quality broker support that I have ever experienced as a Risk Manager.

ECBM's staff obviously work very hard to provide us with services that meet our needs- whether it be the large opportunities or by catching the smallest details”

Employee Benefits Case Study

Specifications

| | |
|-------------------|------------------|
| Size: | 340 Employees |
| Location: | Philadelphia, PA |
| Business Type: | Higher Ed. |
| 1yr Savings (\$): | \$1,109,271 |
| 1yr Savings(%): | 21.5% |
| 4yr Savings (\$): | \$2,242,996 |
| 4yr Savings (%): | 31% |

Risk Management Case Study

Specifications

| | |
|--------------------------------------|-------------------|
| Size: | 300 Stores |
| Location: | Nationwide |
| Business Type: | Department Stores |
| Claims Adjustment Savings: | \$100,000/ year |
| Legal Bill Review Savings: | \$150,000/ year |
| Shoplifting Practice Reform Savings: | \$200,000/ year |
| Total Savings: | \$500,000/ year |

Claims Case Study

Specifications

| | |
|------------------------------------|----------------------------|
| Size: | \$3 Billion+ In Sales |
| Location: | Nationwide |
| Business Type: | Retail |
| Claim Closure Savings: | \$3,000,000/ year |
| Medical Network Repricing Savings: | \$1,000,000/ year |
| Medical Bill Auditing Savings: | 5% reduction in legal fees |
| Collateral Negotiation Savings: | \$3,000,000/ year |
| Total Savings: | \$4,100,000/ year |

ECBM's Leadership

It is important not only to develop service capabilities, but to create standards and methods for consistent delivery of the services we promise to our clients.



Charles Bernier
President



Gloria Forbes
Executive VP



Rick Eckert
CFO

More Than Just An Insurance Policy



Our services extend past what you may expect from an insurance broker, because ECBM is not only a broker, but a consultant; with your needs and goals correlating with our needs and goals.



We invest in leading technology to communicate and connect with you.



We do not offer one-size fits all solutions. We have the knowledge and expertise to design your program to achieve the best outcomes.

How Can We Help ***You***?

Our focus is client-centered,
so we want to know how
we can help you.

So contact via the method
most convenient to you.

The sooner; the better.

Corporate Office

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