



WHA 
INSURANCE

Risk Management

Pricing Guide



Threat Identification

Identify the risk

Risk Assessment

Analyze to determine potential impact

Enact

Develop risk control techniques and strategies

Act

Implement risk controls and strategies

Track

Monitor and review risk controls and techniques

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Introduction to Risk Management Services

Welcome to the foundational step towards safeguarding your organization's future. Risk management isn't just about preventing loss; it's a strategic approach to embracing opportunities while minimizing potential pitfalls. Our services are designed to navigate the complexities of risk in today's fast-paced world, ensuring your operations are resilient, compliant, and secure.

Our Philosophy

We believe in a proactive, rather than reactive, approach to risk. It's about creating a culture that values safety, preparedness, and continuous improvement. Our services are not just solutions but partnerships in fostering an environment where risk is managed as an integral part of strategic decision-making.

Technology at the Forefront

Leveraging cutting-edge technology, from thermal imaging to drone inspections, we bring precision and efficiency to the risk assessment process. These tools allow us to provide comprehensive insights that are not just detailed but also actionable, empowering our clients to identify vulnerabilities, mitigate potential risks proactively, and make informed decisions that enhance safety, compliance, and operational resilience.

Tailored to Your Needs

Understanding that no two organizations are alike, we emphasize customization in our service delivery. Our goal is to align our strategies with your specific objectives, ensuring a risk management plan that's as unique as your business.



Inspection Services

WHA provides advanced inspection services, including thermal imaging and drone assessments, to identify and mitigate risks, ensuring thorough evaluations of organizational assets and operations.

Thermal Imaging Inspection with FLIR Cam:

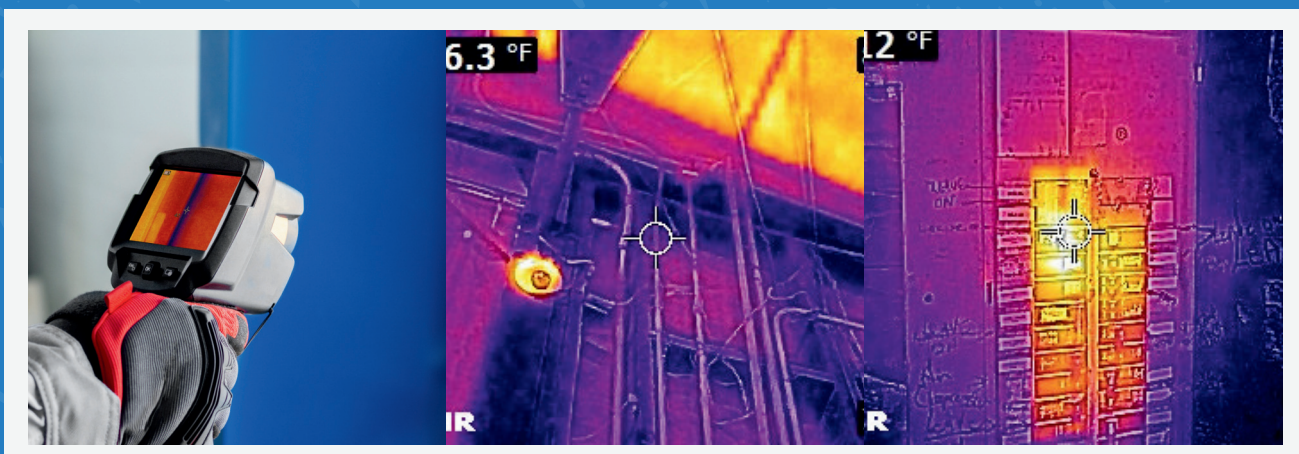
- Electrical Panels and outlets
- Water systems
- Exterior walls
- Roof and Ceilings
- HVAC Systems
- Windows and Doors
- Foundation and Basement

Average Cost: \$500 - \$1,000 (depending on property size and complexity)

A Thermal Imaging Inspection offers a comprehensive way to identify hidden issues in a property that may otherwise go unnoticed. This service covers critical areas such as electrical panels, water systems, exterior walls, roofs, ceilings, HVAC systems, windows, doors, and foundations.

Benefits include:

- Early detection of potential hazards: Identify electrical faults, moisture intrusion, and insulation gaps before they cause significant damage.
- Prevent costly repairs: By addressing small issues early, avoid large-scale repairs, saving you money in the long run.



Inspection Services

Drone Inspections

Roof Inspection:

- Thermal Images
- Infrared Images
- Regular Images

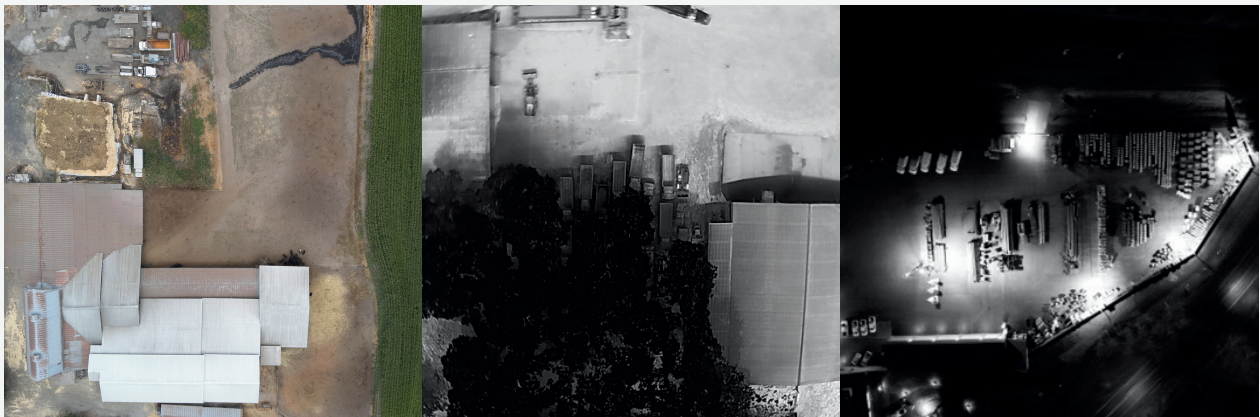


Average Cost: \$700 - \$1,500 (based on property size, roof complexity, and required data analysis)

WHA's drone Roof Inspection using thermal, infrared, and regular imaging provides a highly detailed and accurate assessment of your roof's condition. This service leverages drone technology to capture comprehensive aerial views and detect hidden issues such as leaks, moisture buildup, and structural weaknesses that may not be visible to the naked eye.

Benefits include:

- Early problem detection: Thermal and infrared imaging can identify temperature variations that indicate leaks or insulation problems before they become costly.
- Enhanced safety and precision: Drone technology eliminates the need for manual inspections, reducing the risk of injury while delivering detailed and precise data.
- Cost-effective solutions: By spotting issues early, you can make timely repairs, potentially saving thousands in roof damage or replacement costs.



Inspection Services

Comprehensive Risk Management and Loss Control Inspection

Hazard Identification:

- Pre-OSHA Assessment
- Liability Assessment
- Workers' Compensation/Employee Injury Risks Evaluation
- Fire Code Compliance Check
- Safety Assessment
- NFPA 1400 Assessment
- Optional Standard Exterior Property Inspection

Average Cost: \$1,500 - \$3,000 (varies based on property size, number of risk factors assessed, complexity, and depth of evaluation)

WHA's inspections Comprehensive Risk Management and Loss Control Inspection provides businesses with a proactive approach to identifying and mitigating risks across various areas. This service includes inspections for hazard identification, pre-OSHA assessments, liability evaluations, workers' compensation and injury risks, fire code compliance, and safety assessments, along with optional exterior property inspections.

Benefits include:

- Enhanced regulatory compliance: Ensure your business meets OSHA standards, NFPA 1400, and local fire codes, reducing the risk of fines and penalties.
- Improved workplace safety: Identifying and addressing potential hazards minimizes employee injury risks and fosters a safer work environment.
- Reduced financial exposure: By proactively managing risks, businesses can avoid costly incidents, litigation, and workers' compensation claims, safeguarding both assets and reputation.



(Moderate) Left – Chemical inventory should be conducted at least once a year. The inventory should record the date of the inventory, chemical name and formula, specify the amount of the chemical, indicate the hazard from SDS and shelf life/age should be noted. Expired chemicals should be properly disposed of and replaced if needed.

(Moderate) Right- The distance between the wheel periphery and the adjustable tongue or the end of the peripheral member at the top shall never exceed one-fourth inch.

OSHA 1910.215(b)(9)

Work rests shall be kept adjusted closely to the wheel with a maximum opening of one-eighth inch to prevent the work from being jammed between the wheel and the rest.

OSHA 1910.215(a)(4)



Inspection Services

Playground Head Injury Criteria Soft-fall Use Zone Testing

- HIC testing using a Triax Touch E-missile.
- Maintenance testing of the playground use zone.
- Detailed report containing the results of each test site with action items.
- Optional Playground safety inspection

Average Cost: \$1,500 - \$3,000 (varies based on property size, number of risk factors assessed, complexity, and depth of evaluation)

WHA's Playground Head Injury Criteria (HIC) Soft-fall Use Zone Testing is a vital service to ensure that playgrounds meet safety standards and reduce the risk of head injuries. Using the advanced Triax Touch E-missile, this testing evaluates the impact attenuation of playground surfaces within the use zones, ensuring they comply with critical HIC values.

Benefits include:

- Enhanced safety compliance: This testing ensures playground surfaces meet safety standards, significantly reducing the risk of head injuries in children.
- Proactive risk mitigation: Regular testing and detailed reports help identify areas that need maintenance, ensuring safe play environments and minimizing liability for property owners.
- Comprehensive insights: Detailed reports with actionable items provide clear guidance for improvements, and optional playground safety inspections offer an additional layer of protection.



Description: HORIZONTAL LADDER



PG: 246

HIC: 1

Recommendations: Fall-surface in this area should be maintained on a regular basis. Loose-fill surfacing should be added to the surface should have a consistent 9"-12" of absorbing material.

Inspection Services

Crime Prevention through Environmental Design Assessment

Basic CPTED Assessment:

- On-site evaluation of property or premises.
- Analysis of existing environmental design elements.
- Preliminary recommendations for improvements.

Detailed CPTED Assessment:

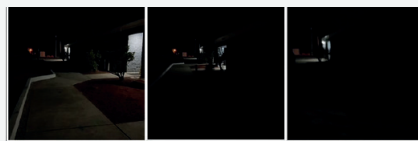
- Comprehensive on-site assessment
- In-depth analysis of environmental factors impacting security
- Detailed recommendations for physical, social, and organizational improvements
- Customized CPTED strategy report

Average Cost: \$1,500 - \$5,000 (varies depending on property size, complexity, and depth of analysis)

WHA's Basic CPTED (Crime Prevention Through Environmental Design) Assessment offers an affordable, on-site evaluation of a property's existing environmental design elements to identify potential security risks. This service includes preliminary recommendations for improvements, focusing on simple design adjustments that can enhance safety, visibility, and natural surveillance. WHA's Detailed CPTED Assessment provides a thorough, in-depth analysis of environmental factors impacting security, along with detailed, customized recommendations for physical, social, and organizational improvements.

Benefits include:

- Improved security and crime prevention: Proactively identifying and mitigating environmental vulnerabilities deters criminal activity, creating a safer environment.
- Reduced liability: Addressing safety risks reduces the chance of criminal incidents and legal liabilities for property owners.



Recommendations for Picture 1:

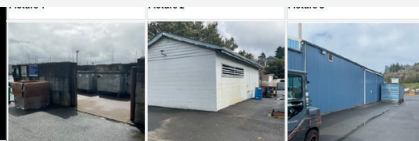
- Description: East Walkway
- Recommendation: Trees should be limbed up and canopies should not be lower than 6-foot to allow for increased surveillance and eliminate potential staging areas. Shrubbery should be maintained at two-foot height to improve natural surveillance, deter staging area and crime.

Recommendations for Picture 2:

- Description: East Walkway
- Recommendation: Building entrances are illuminated by wall packs which provide little light on the east campus pathway. Consider adding pedestrian scale full cutoff light cobra fixtures with white light source (5,000K) to the sidewalk and surrounding area to mitigate trip hazards, deter staging and improve natural surveillance of the area. As an alternative, consider adding full cutoff wall packs white light source (5,000K) to this structure.

Recommendations for Picture 3:

- Description: East Walkway
- Recommendation: Building entrances are illuminated by wall packs which provide little light on the east campus pathway. Consider adding pedestrian scale full cutoff light cobra



Recommendations for Picture 1:

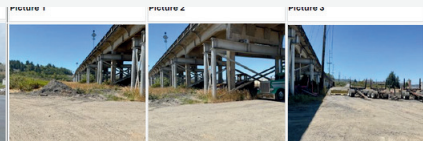
- Description: Dumpster Corral
- Recommendation: Consider adding pedestrian scale full cutoff light cobra fixtures with white light source (5,000K) to the corral to improve natural surveillance and deter staging.

Recommendations for Picture 2:

- Description: Chemical Drop Off Area
- Recommendation: Consider adding white light source (5,000K) full cutoff wall packs to this structure. Consider adding additional fencing to the area to limit unauthorized dumping and additional signage should be posted with the directives for disposal.

Recommendations for Picture 3:

- Description: Maintenance Building
- Recommendation: Consider adding white light source (5,000K) full cutoff wall packs to this structure. Currently, the parking lot and structure is illuminated by one wall pack and one cobra light.



Recommendations for Picture 1:

- Description: Front Entrance West
- Recommendation: Consider installing 6-foot decorative anti-climb security fencing at the entrance of the property. Extend this fencing under the bridge to fully enclose the western and northern parts of the property.

Recommendations for Picture 2:

- Description: Bridge Interior
- Recommendation: Consider installing 6-foot decorative anti-climb security fencing at the entrance of the property. Extend this fencing under the bridge to fully enclose the western and northern parts of the property.

Recommendations for Picture 3:

- Description: Symbolic Concrete Barrier
- Recommendation: Consider installing 6-foot decorative anti-climb security fencing at the entrance of the property. Extend this fencing under the bridge to fully enclose the western and northern parts of the property.

Inspection Services

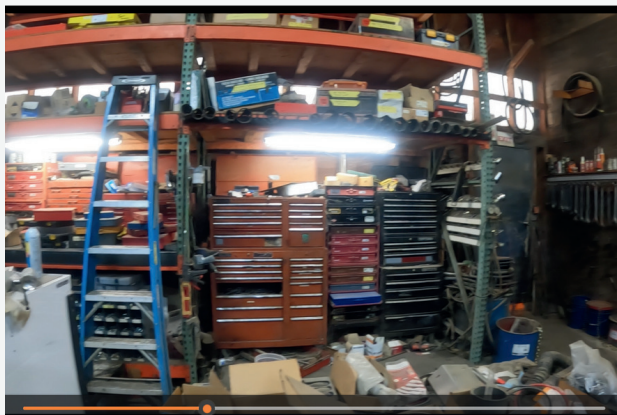
High-Definition Content/Personal Property Recording

- Comprehensive asset documentation: High-definition recordings of all personal property, including equipment, furnishings, and technology, ensuring thorough inventory records.
- Optional Detailed cataloging: Each item is recorded with relevant details such as model numbers, serial numbers, and conditions to assist in asset management and claims processing.
- Secure digital storage: Video and image files are stored digitally, providing easy access and retrieval when needed for audits, insurance claims, or legal matters.

A High-Definition Content/Personal Property Recording service provides a detailed visual inventory of all business personal property, helping to protect assets and streamline claims in the event of theft, loss, or damage. This service uses high-quality imaging to capture accurate and comprehensive records of assets, which can serve as crucial documentation for insurance, audits, or legal purposes.

Benefits include:

- Accurate inventory for insurance claims: In the event of loss or damage, having detailed, high-definition recordings simplifies the claims process and ensures proper compensation.
- Efficient asset management: Businesses can easily track and manage their property, reducing the risk of loss and improving record-keeping.
- Legal protection: A well-documented inventory can serve as evidence in disputes over theft, damage, or ownership.



Software Solutions for Risk Management

Software Solutions

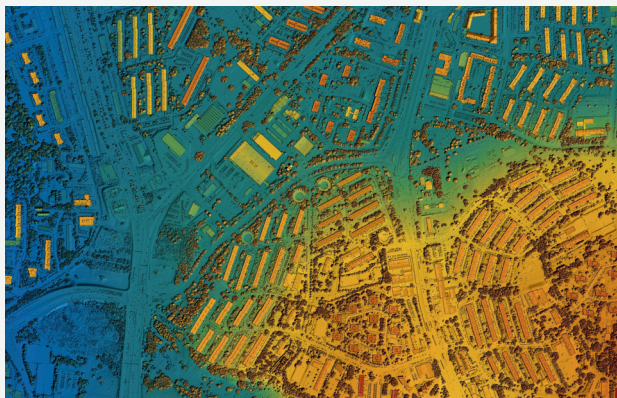
- **3D/2D Scans and Mapping:** Accurate, high-resolution aerial mapping provides detailed visualizations, allowing you to better understand land use, construction planning, and environmental conditions.
- **GIS Integration:** Geographic Information System (GIS) technology analyzes spatial data, delivering valuable insights to assist in risk identification, project management, and strategic planning.
- **Custom Reporting:** Tailored reports provide actionable recommendations based on the collected data, enhancing operational efficiency and safety measures.

Average Cost: \$800 - \$3,000 per project (depends on project scope and complexity)

Our Risk Management Software Solutions service, featuring advanced 3D/2D scans and GIS technology, provides businesses with high-resolution mapping and geospatial insights for improved decision-making and risk management. This technology offers real-time data to help you visualize property layouts, assess topographical challenges, and optimize resource allocation.

Benefits include:

- **Enhanced risk management:** Proactively identify hazards and optimize site planning with precise 3D mapping and GIS data integration.
- **Improved decision-making:** Accurate and real-time data enable better resource allocation, project planning, and mitigation strategies.
- **Seamless integration:** The software solutions can easily be incorporated into existing organizational strategies, making them valuable for ongoing safety improvements and risk reduction.



Software Solutions for Risk Management

Risk Management Center and Training Platforms

- **Succeed Risk Management Center:** A centralized platform for risk management that helps organizations track incidents, manage compliance, and implement safety programs to reduce overall risk.
- **Zywave:** A comprehensive risk management and insurance software that simplifies compliance tracking, employee training, and policy management for businesses of all sizes.
- **Vector Solutions:** A leading training and compliance platform offering industry-specific training, performance support, and risk management tools to improve workplace safety and operational efficiency.

Subscription-based pricing, typically ranging from \$1,000 - \$5,000 annually (based on user count and features)

Our Risk Management Center and Training Platforms, featuring Succeed, Zywave, and Vector Solutions, offer subscription-based, scalable tools designed to help organizations streamline compliance, enhance safety, and reduce risk. These platforms provide comprehensive training resources, risk management tools, and compliance tracking to meet the unique needs of businesses across various industries.

Benefits include:

- **Simplified compliance management:** Track and manage regulatory requirements, safety protocols, and training completion to ensure full compliance and reduce liability risks.
- **Improved safety outcomes:** Access a wide range of training modules and resources that empower employees to stay informed on safety practices, reducing workplace injuries and accidents.
- **Customizable, scalable solutions:** Tailored for organizations of any size, these platforms can grow with your business, providing flexibility in subscription levels based on user count and features.



Software Solutions for Risk Management

Signage

Customized Safety Signage:

- Customized Safety Signage: Tailored signs designed to meet your specific safety and operational needs, ensuring clear communication in all areas of the workplace.
- OSHA Compliance: All signage is produced to meet or exceed OSHA regulations for workplace safety, ensuring legal compliance and minimizing hazards.
- Material : Made of durable materials suitable for indoor or outdoor use, ensuring longevity and visibility in any environment.
- Multilingual and Custom Messaging: Signage can be customized with specific language requirements, pictograms, or messaging to suit diverse workplaces.
- Installation Support: Assistance with placing signage in optimal locations to maximize effectiveness and compliance, ensuring critical areas are properly marked.

WHA's Customized Safety Signage service ensures that your workplace is effectively marked with clear, durable signs that meet OSHA standards, promoting a culture of safety and compliance. Our tailored signage is designed to meet your specific operational needs, helping to minimize hazards, reduce workplace accidents, and enhance communication among employees and visitors. With a wide range of sizes, materials, and customization options available, we provide long-lasting solutions that contribute to a safer, well-organized work environment.

Benefits Include:

- OSHA Compliance: All signage meets or exceeds OSHA standards, ensuring your workplace is legally compliant and minimizing hazards.
- Tailored Solutions: Customized to meet your specific operational needs, helping to reduce workplace accidents and enhance communication.
- Promotes Safety Culture: Clearly marked areas contribute to a safer environment for both employees and visitors, fostering a culture of safety.



Training and Consulting Services

Risk Management Program Framework with General Advisement and Resource:

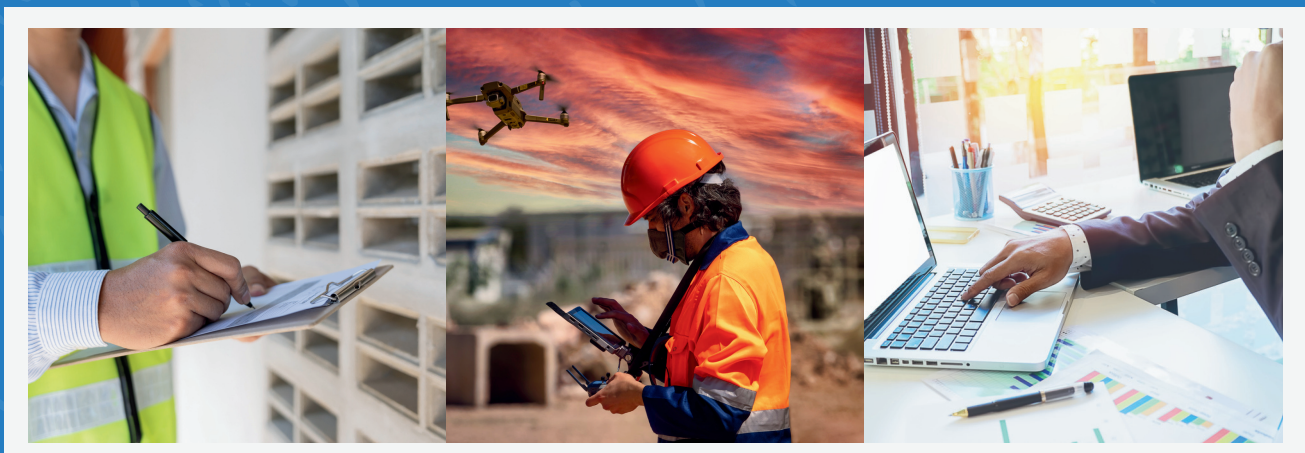
- Development of a comprehensive risk management program framework
- General advisement on risk identification, assessment, and mitigation strategies
- Provision of resource materials and guidelines

Average Cost: \$3,000 - \$6,000 (depending on the scope and complexity of the framework)

WHA's Risk Management Program Framework with General Advisement and Resource service provides businesses with a comprehensive structure for identifying, assessing, and mitigating risks, ensuring a proactive approach to managing potential threats. This tailored program includes expert advisement on best practices for risk management and offers essential resource materials and guidelines to help businesses implement effective strategies.

Benefits include:

- Comprehensive risk management framework: A detailed, customized program that addresses the unique risks and challenges of your business, laying a solid foundation for long-term safety and operational stability.
- Expert advisement: Receive general advisement on risk identification, assessment, and mitigation strategies from experienced professionals, ensuring your organization is prepared to handle risks effectively.
- Resource and guideline provision: Access to essential materials and guidelines that assist in the implementation of best practices and ongoing risk management.



Training and Consulting Services

Mental Health Consulting and Resources for All Industries:

- Consultation sessions:
Hourly Rate: \$100 - \$300 (depending on the expertise required)
- Resource packages:
Price range: \$500 - \$2,000 (based on the content and depth of resources)

WHA's Mental Health Consulting and Resources for All Industries offers customized mental health support solutions to promote employee well-being and improve workplace culture. This service provides expert consultation sessions tailored to address industry-specific mental health challenges, alongside comprehensive resource packages filled with actionable tools and materials.

Benefits include:

- Tailored mental health strategies: Receive personalized guidance from mental health professionals to tackle workplace challenges, fostering a supportive and resilient environment.
- Comprehensive resources: Equip your business with detailed tools, guides, and materials designed to promote mental health awareness and support.
- Enhanced employee well-being: Supporting mental health reduces stress and burnout, leading to increased productivity, lower absenteeism, and a healthier work environment.
- Improved workplace culture: Encouraging mental health awareness and support creates a more inclusive, compassionate, and engaged workforce, ultimately benefiting organizational success.



Training and Consulting Services

Trainings Offered:

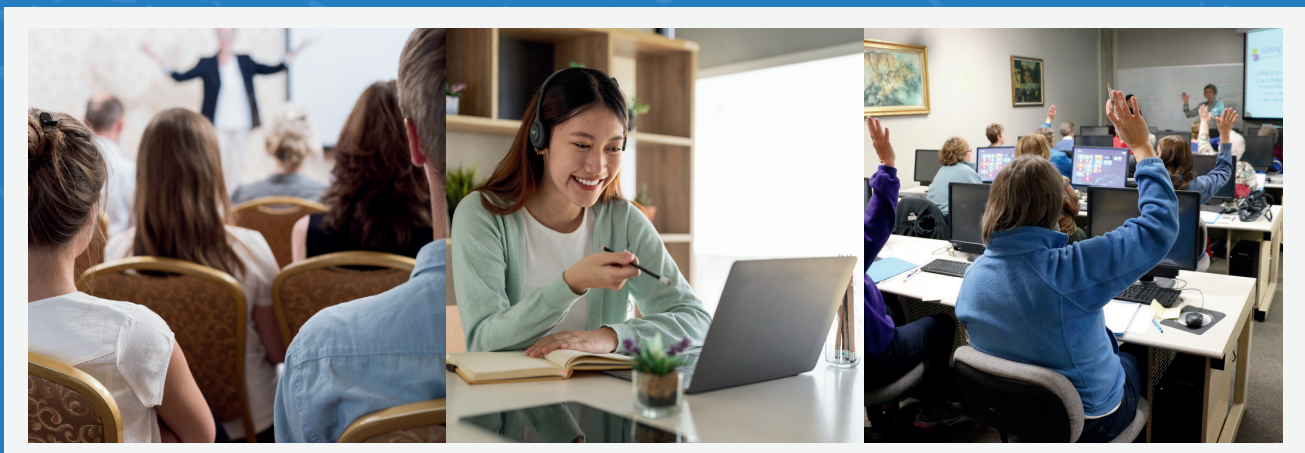
- Group Education Classes: Covering a wide range of topics to meet your organizational needs.
- Various Safety Trainings: Industry-specific safety protocols, compliance, and risk management.
- Board Lectures/Webinars: Interactive sessions for board members on leadership, ethics, and organizational strategy.
- Additional Trainings Available: Customizable sessions based on your organization's unique requirements.

Cost per session: \$500 - \$1,500 (may vary based on duration and customization)

WHA's Trainings Offered service provides a comprehensive range of educational sessions designed to meet the unique needs of businesses across various industries. These expert-led classes, webinars, and lectures are tailored to address key areas such as safety, leadership, ethics, and diversity, ensuring that employees and management are equipped with the knowledge they need for organizational success.

Benefits include:

- Tailored education: Each training session is customized to focus on specific topics, from safety compliance to leadership development, ensuring relevance to your industry.
- Improved workplace performance: Trainings on ethics, diversity, and responsibilities foster a more inclusive, accountable, and high-performing work culture.
- Compliance and risk management: Safety trainings and leadership sessions equip teams with the tools to reduce risks, enhance safety, and ensure compliance with industry standards.



Training and Consulting Services

Contract Review:

- Scope of Services Review with risk mitigation recommendations
- Insurance Provision Review
- Certificate of Insurance Review

Project-based pricing, varies depending on the scope of work and requirements.

Our Contract Review service provides a thorough evaluation of contracts, designed to help businesses across various sectors safeguard their interests and mitigate potential risks. This expert-led service includes detailed assessments of contract terms, insurance provisions, and Certificates of Insurance, ensuring that all aspects of your agreements are aligned with your business needs and legal obligations.

Benefits include:

- Tailored risk mitigation: Each contract review is customized to identify specific risks and offer strategic recommendations, helping you protect your business from potential liabilities.
- Enhanced insurance compliance: Our review ensures that insurance provisions meet contract requirements, offering peace of mind that your coverage is sufficient and aligned with industry standards.
- Certificate of Insurance verification: We thoroughly assess Certificates of Insurance to confirm that they meet contractual obligations, providing an extra layer of protection for your business.



Customization and Pricing

Customization and Pricing ensures services align with specific needs, offering tailored risk management solutions through detailed consultation, with transparent and value-reflective pricing for optimal safety and efficiency.

Tailoring Services to Meet Your Needs

Our commitment to providing risk management solutions precisely aligns with each client's unique circumstances. By understanding the specific challenges and objectives of your organization, we customize our services to ensure they address your most pressing risks and align with your strategic goals. This personalized approach ensures that every aspect of our service delivery is relevant, effective, and contributes to the overall safety and resilience of your operations.

Understanding Pricing Structures

Understanding Pricing Structures is integral to our service offering, providing clients with clarity and transparency in how our services are priced. We adopt a flexible pricing model that takes into account the complexity of the services provided, the level of customization required, and the scale of the project. This approach ensures that pricing is fair, competitive, and reflects the true value of the tailored solutions we deliver. By demystifying pricing structures, we aim to build trust with our clients, ensuring they are fully informed and comfortable with the investment in their risk management strategy.

Scheduling a Consultation for a Custom Quote

Scheduling a Consultation for a Custom Quote is essential for tailoring our risk management services to your needs. This step involves detailed discussions to assess risks and strategize, ensuring the custom quote we provide aligns with your objectives and budget, laying the groundwork for an effective partnership.

Services	Included with WHA AOR services	À la carte pricing
Thermal Imaging Inspection with FLIR Cam	<input checked="" type="checkbox"/>	\$500 - \$1,000
Drone Inspections	<input checked="" type="checkbox"/>	\$700 - \$1,500
Comprehensive Risk Management and Loss Control Inspection	<input checked="" type="checkbox"/>	\$1,500 - \$3,000
Playground Head Injury Criteria Soft-fall Use Zone Testing	<input checked="" type="checkbox"/>	\$1,500 - \$3,000
Crime Prevention through Environmental Design Assessment	<input checked="" type="checkbox"/>	\$1,500 - \$5,000
High-Definition Content/ Personal Property Recording	<input checked="" type="checkbox"/>	\$500 - \$1,000 (Depending on property sizing and complexity)
Software Solutions - 3D/2D Scans and Mapping, GIS Integration, Custom Reporting	<input checked="" type="checkbox"/>	\$800 - \$3,000
Risk Management Center and Training Platforms - Succeed Risk Management Center, Zywave, Vector Solutions	<input checked="" type="checkbox"/>	\$1,000 - \$5,000
Signage	<input checked="" type="checkbox"/>	\$15-\$100 (Pricing varies based on size, material, and quantity)
Risk Management Program Framework with General Advisement and Resource	<input checked="" type="checkbox"/>	\$3,000 - \$6,000
Mental Health Consulting and Resources for All Industries	<input checked="" type="checkbox"/>	Consult - \$100 - \$300 Resource Package \$500 - \$2,000
Group Education Classes, Safety Training, Board Lectures/Webinars, Additional Trainings Available	<input checked="" type="checkbox"/>	\$500 - \$1,500
Contract Review	<input checked="" type="checkbox"/>	Project based pricing varies depending on scope of work and requirements



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Mission Statement

Our mission is to always act in the best interest of our clients as their trusted insurance and risk management advisor



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*Please note that these prices are approximate averages and can vary based on specific client needs, project complexity, geographical location, and other factors. Customized quotations will be provided upon detailed consultation and understanding of the client's requirements.

