

BRMS Newsletter
October 29, 2015

News & Updates



Fall Greetings from The BRMS Team:

Michele and I just returned from a meeting with GuideOne insurance in Des Moines, Iowa for America's top senior living community Insurance firms. For a couple of Los Angelinos, the splendor of the autumn trees was really something special. While we here in Southern California do not experience the beauty of falling leaves, for us, and many of our clients, the recent falling Workers' Compensation premiums for California employers is even more beautiful. Read about the positive trends in Workers' Compensation premiums for California Long Term Care providers in our Fall newsletter below.

The BRMS team loves to share our risk management and insurance expertise with clients and prospects. We look forward to seeing you at the upcoming CAHF Convention and Expo in Palm Springs. This year, we have invited LTC Management Liability Expert De'Andre Salter and LTC Group Health Expert Ed Pena to hang out in the BRMS Booth and share

their knowledge with you as well. There is more information about the convention and our special guests below.

Enjoy our Newsletter and come see us in booth 1001 at the CAHF Convention.

Sincerely,

Michael Boldt, NHA, ARM
President
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"Employment Practices Liability Exposure" by Michael Boldt, NHA, ARM

Employment Practices Liability has become one of the leading exposures that threaten nursing homes, assisted living facilities, home health care agencies and other long term care providers. The long term care industry suffers from a relatively high incidence of Employment Practices Liability (EPL) claims. There are several underlying factors which contribute to this phenomenon.

[Click here to continue reading...>>](#)



"Upcoming Worker's Compensation Rate Improvements, an Analysis of the California Worker's Compensation Insurance Market" by Jennifer Stieglitz

An analysis of historical Worker's Compensation premium prices and data related to two of the major class codes, 8829 and 9070, associated with BRMS clients such as Assisted Living and Nursing Home facilities. Every year, sometimes twice a year if major changes occur, such as in 2012 and 2015, the Worker's Compensation Insurance Rating Bureau of California (WCIRB) releases suggested pure premium rates for every class code. Between 2011 and 2012, while rates for class codes across the board were raised 3%, class codes 8829 and 9070 experienced rate increases of 36% and 42% respectively.

[Click here to read more>>](#)

Jennifer Stieglitz is from the greater Los Angeles area. A rising senior at Yeshiva University's Stern College for Women, she is pursuing a degree in Mathematics. Upon graduation, she hopes to pursue a career in the Actuarial Sciences. Last summer she worked as an Insurance Analyst Intern at Boldt Risk Management Solutions (BRMS) Insurance Services.

The solution to your Workers' Compensation woes is within your reach

Because of our industry knowledge and loss control expertise, we now have access to a new, extremely competitive Workers' Compensation insurance program that caters to Long Term Care Facilities. Our program is specifically beneficial to Facilities with High XMods that have implemented effective loss control or are willing to implement effective loss control. This specialized insurance program, underwritten by an admitted "A" rated carrier, provides lower premiums than those available through our competitors.

Click here to get a quote or call directly at [\(323\) 571-0127](tel:323-571-0127).



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65th Annual CAHF Convention and Expo
November 15th through 18th, Booth #1001

Upcoming Events: CAHF 65th Annual Convention & Expo, November 15th - 18th, Palm Springs, CA Booth #1001

As mentioned above, our Long Term Care industry clients enjoy exclusive access to specialized insurance programs, with admitted "A" rated carriers, at lower premiums than those available through our competitors.

Stop by our booth to discuss how these same benefits can be yours. We are also available to answer your risk management, loss control, insurance coverage, and insurance market related questions - see

BRMS President Michael Boldt, NHA, ARM and our special guests:

- Group Health and Affordable Care Act Expert: Ed Pena, President, EPR Insurance Services
- Regulatory, Executive, Privacy and Employment Liability Expert: De'Andre Salter, President, Professional Risk Solutions.

Read more about Ed and De'Andre from their bios below.

Giveaways and Prizes!!!

Fujitsu ScanSnap iX500 Scanners, \$100 Staples Gift Cards, It's Delish Trail Mix, and More!

Don't miss California's largest Long Term Care event of the year! If you are able to attend the CAHF Expo, we would love to have opportunity to chat with you more.

Click here to set up a meeting at booth #1001 with Michael Boldt or call at [\(323\) 571-0127](tel:323-571-0127).



De'Andre Salter

In over twenty years in the insurance industry, De'Andre has earned a reputation as an expert in Management and Professional Liability insurance. From key executive underwriting and project management spots at Chubb, where he developed the industry leading Forefront product and CNA, where he expanded the company's D&O writings in the Western Region during the 90's, De'Andre is recognized for creating insurance solutions that agents and insureds appreciate. He also helped Crum & Forster launch its D&O business unit in the early 2000's.

After much corporate success, De'Andre launched Professional Risk Solutions (PRS) in 2001 to offer a better way to handle complex D&O, E&O, EPLI and DataBreach/Cyber business. As one of the largest writers of Management Liability and Data Breach/Cyber Lines for Senior Living Communities, PRS manages an exclusive program for RSUI and holds two underwriting pens with

QBE and Lloyds of London, respectively, for these lines.

A graduate of Drew University, with a Master's Degree in Theology from the Kings Seminary and a summer fellow of Oxford University, De'Andre has made learning a lifelong pursuit. He has authored many articles and white papers on Directors and Officers Liability and Data Breach insurance.

[Click here to contact De'Andre>>](#)



Ed Pena

With over 30 years of experience in the insurance industry, Edward has established himself as an expert in the field, boasting a wide array of talents and certifications. After a successful term with Allstate Insurance to begin his career, Edward moved on to Livermore & Associates, Inc., commencing a prosperous stint with the company that lasted more than two decades. As Vice President, he managed the Group Benefits Division, directly overseeing and mentoring its diverse collection of employees. Through his extensive knowledge of group insurance products, including Medical, Dental, Vision, Life, LTD/STD, Section 125, and 401(k), Edward effectively advised over 200 clients, identifying their specific needs and solving their problems efficiently. Always seeking new and creative methods to serve his clients proficiently, as well as utilize his flair for marketing, Edward started EPR Insurance Services in early 2015.

A graduate of Victor Valley College with an A.A. Degree in Police Science, Edward continues to actively pursue his education. In addition to his Health Insurance Professional and Life & Disability Licenses, he is a member of the Inland Empire Association of Health Underwriters and the National Association of Health Underwriters.

[Click here to contact Ed>>](#)

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