

FINANCIAL RISK MANAGEMENT

Our Mission

"To provide our clients with the tools to identify, define and control financial risks."

Overview

Risk is exposure to uncertainty. Financial risk can present itself in many forms – market risk, credit risk, operations risk and other facets. Each presents a unique flavor of uncertainty. Most organizations are required to take risks in order to achieve goals. However, *successful* companies not only take risks, but also understand and optimize them. PT&C's Financial Risk Management practice provides financial institutions, consultants, attorneys, engineers, insurance companies and others with the understanding of potential risks and innovative ways to minimize exposure. With a broad-based team of experts ranging from engineers and geologists to CPAs, PT&C brings a specialized skill-set to the needs of corporate exposure.

Services

PT&C's Financial Risk Management practice provides expertise in four major areas:

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|---------------------------|--|
| Risk Assessment | <ul style="list-style-type: none"> • Environmental, Health and Safety Exposure • Property and Operations Risk • Regulatory and Compliance Issues • Portfolio Analysis • Project Cost Analysis • Statistical Modeling |
| Risk Management | <ul style="list-style-type: none"> • Lender Liability • Mergers and Acquisitions • Minimization Strategy Planning |
| Insurance Services | <ul style="list-style-type: none"> • Product Evaluation • Portfolio Packaging • Environmental Insurance • Construction Insurance |
| Claims Services | <ul style="list-style-type: none"> • Claims Analysis • Exposure Limits • Litigation Support |

Areas of Expertise

PT&C's staff has solid experience in a wide range of projects including:

- Environmental cost-cap insurance evaluations for military base closures and industrial brownfields.
- Assessment of operational risk exposures from historical business practices.
- Finite-risk financing evaluations for mergers and acquisitions.
- Cost analyses of new construction and construction claims.
- Preparation and implementation of risk minimization plans.
- Database development and Internet support.
- Custom rating model development.
- Statistical model development.

Benefits

There can be no expected return from corporate risks resulting from a lack of understanding or awareness. The benefits of proper risk management are measured by loss minimization, which ultimately equates to a positive effect on the balance sheet.

Risk analysis is used to determine the probability of what could go wrong and associates cost with each potential risk. *Risk Management* goes further in that it provides for mitigation of those risks.

Unlike traditional consultants, PT&C's Financial Risk Management practice is comprised of a variety of professional disciplines. This expertise allows PT&C to handle a larger, more diverse spectrum of challenges. We provide a bridge between the financial and engineering aspects of business operations.

Bottom line – *PT&C is the industry's most effective tool for identifying, defining and controlling financial risks.*

