



ENVIRONMENTAL PRACTICE

Our Specialty? Reducing Your Risk

Our environmental practice offers insurance products that help mitigate risks, such as **pollution liability coverage that includes remediation, property damage, bodily injury, pre-existing and new contamination, transportation, non-owned disposal sites, emergency response and regulatory changes.**

Our team understands the long-tail extent of environmental liabilities, regulatory and compliance requirements, and risks to businesses, contractors and lenders. With Risk Strategies' strong and historic standing in the market, we have the knowledge and expertise required to help protect your business from costly environmental exposures.

Industry Insight

We help clients understand how environmental vulnerabilities impact everything from employee safety to property damage to remediation costs, all of which impact the bottom line. Our specialty focus allows us to take a deep dive into the unique environmental risks your business faces, including:

- Cradle-to-grave liability, such as strict, joint and several liability
- Shifting approaches to regulatory requirements, enforcement and litigation
- Changing remediation standards that allow the government to reopen cases
- Proliferation of previously unknown environmental conditions like PFAS and communicable diseases
- Historical and operational liabilities driven by remediation costs and toxic tort
- Environmental claims stemming from operational risks
- Costly remediation projects impacted by unexpected and unidentified conditions

Solutions and Capabilities

Our offerings within the environmental practice are tailored to meet each client's specific needs. With solutions that cover nearly every possibility, we can create a plan that protects you from risks like pollution, contamination and more.

- **Pollution legal liability to cover cleanup costs, pre-existing or new contamination, bodily injury, property damage, legal defense, regulatory changes, third-party diminution of value, business income, non-owned disposal sites, transportation emergency response, and mold and legionella**
- **Remediation cost cap that provides protection when the cost of a remediation project exceeds the cleanup costs or existing conditions caused by contractors on site**
- **Secured creditor protection for lenders when a borrower defaults and protects lenders against assuming environmental liabilities**
- **Environmental liability transfer by providing balance sheet relief**
- **Combined environmental, general liability and professional package programs**

Why Choose Risk Strategies?

When you're facing the most pressing business challenges, maximizing your success starts with the right partner. At Risk Strategies, you get a dedicated risk management consultant and partner with in-depth industry knowledge and 25 specialty practices. We partner with our clients to develop focused, cost-driven, strategic approaches to managing and reducing environmental risks. Large risks are our specialty, and every risk management advisor is equipped with deep knowledge of your industry, making us better able to provide actionable and solution-oriented approaches to your policy.

- **Mitigate cradle-to-grave risk**
- **Qualitative and quantitative analysis of historical, operational and future exposures**
- **Deep experience in technical resources to resolve complex, long-duration environmental problems**
- **Routine analysis and development for insurance and non-insurance solutions to determine that all aspects of risk have been identified and addressed**
- **Pareto Principle approach to examine key drivers that may negatively impact operations and environmental reserves**

Want to Learn More?

VISIT OUR KNOWLEDGE CENTER

<https://www.risk-strategies.com/knowledge-center>

ABOUT RISK STRATEGIES

Risk Strategies is a specialty national insurance brokerage and risk management firm offering comprehensive risk management advice and insurance and reinsurance placement for property & casualty, and employee benefits risks. With 25 specialty practices, Risk Strategies serves commercial companies, nonprofits, public entities and individuals, and has access to all major insurance markets. Ranked among the top brokers in the country, Risk Strategies has over 100 offices including Boston, New York City, Chicago, Minneapolis, Miami, Atlanta, Houston, Dallas, Nashville, Los Angeles and San Francisco.

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