



ENVIRONMENTAL PRACTICE

We See Risk Through Your Lens

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

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 facing important business challenges, maximizing success starts with the right partner. At Risk Strategies, we see risk through your lens. In over 30 specialty practices, our experts bring in-depth industry knowledge and a business-first approach to deliver the clarity and strategies you need to face the future with confidence.

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, employee benefits, and private client services risks. With more than 30 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, Toronto, Montreal, Grand Cayman, Miami, Atlanta, Dallas, Nashville, Washington DC, Los Angeles, and San Francisco riskstrategies.com

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