



Arthur J. Gallagher & Co.

GALLAGHER ENVIRONMENTAL PRACTICE



Environmental Risk Management Solutions

# The Coverage Knowledge You Want. The Expertise You Need.

Gallagher Environmental is an industry leader in environmental risk management and insurance services. Our experienced team of professionals recognizes the impact environmental losses and financial and operational risks can have on your business, and will work with you to mitigate those risks.

We know that unanticipated environmental liabilities can cripple an organization. We will get to know your business and understand the potential environmental exposures and concerns you encounter, as well as understand your tolerance for those risks. We will design a program that reduces the risks and maximizes the ability to conduct daily business activities.

We understand that the complexity of risk management issues continues to grow exponentially. We will work with you until we are both confident that the most optimal risk management program is in place.



# Successful Risk Management Solutions for the Rapidly Changing World

Our goal is to identify the potential environmental risks you encounter, analyze them in terms of potential frequency and severity, and review the appropriate risk control and financing mechanisms, including insurance, available to address these risks.

Our experience and strong insurer relationships enable us to provide our clients with:

**Insurance Program Evaluation** — Provide a thorough analysis and evaluation of current environmental insurance programs, including errors and omissions coverage for environmental consultants, allowing us to identify gaps in coverage and recommend coverage enhancements. We will also review loss control and claims servicing capabilities.

**Environmental Training/Education** — We keep our clients informed about industry-specific exposures.

**Effective Environmental Risk Management Alternatives** — Analyze, select and assist with the implementation of alternatives such as non-insurance contractual transfer and self-insurance programs that minimize the adverse effects of environmental loss.

**Contract Assistance** — Assist in the review of lease agreements, construction contracts, service agreements, purchase orders, contracts of property sale, and material supply contracts for environmental exposures, also have the capabilities to develop insurance specifications for various environmental applications.

**Design Innovative and Cost-Effective Environmental Insurance Solutions** — Coverage areas include, but are not limited to:

- Pollution legal liability/environmental impairment liability
- Contractor's pollution legal liability
- Environmental consultants professional liability
- Cost-override coverage on cleanups
- Underground storage tanks
- Blended risk solutions
- Asbestos and lead paint programs
- Commutation coverage to replace commuted commercial general liability and excess/umbrella liability coverage

**Environmental Risk Identification and Analysis** — Assist in the identification of environmental exposures by conducting interviews with personnel responsible for environmental matters, assessing operations and services provided, and reviewing existing environmental management programs and contract language.

**Claims and Litigation Support** — Provide guidance for our clients experiencing environmental claims and/or litigation matters, including claims reviews, coverage evaluations and recommendations of coverages.

A photograph of a broken white plastic bottle lying on a sandy beach. The bottle is shattered into several pieces, with some shards still attached to the main body. The bottle is surrounded by dry, brown driftwood sticks and twigs. The background is a vast, sandy beach under bright, natural light.

An important part of Gallagher Environmental's strategic approach is to ensure that all activities related to environmental risk management, legal, finance, real estate and operational departments are well-coordinated and effectively monitored to meet individual and collective objectives. We have the capabilities to assist you with most environmental-related issues, including:

- Environmental regulatory bodies—domestic and international.
- Protection for first and third parties with which you may be associated.
- Historic issues.
- Impact or potential impact to the public, natural resources and other sensitive properties.
- Compliance with corporate, federal and state governance.
- Development of multifaceted risk management programs given current risk exposure and potential future liabilities.

# Managing Your Risk Management Requirements

## Our Environmental Clients

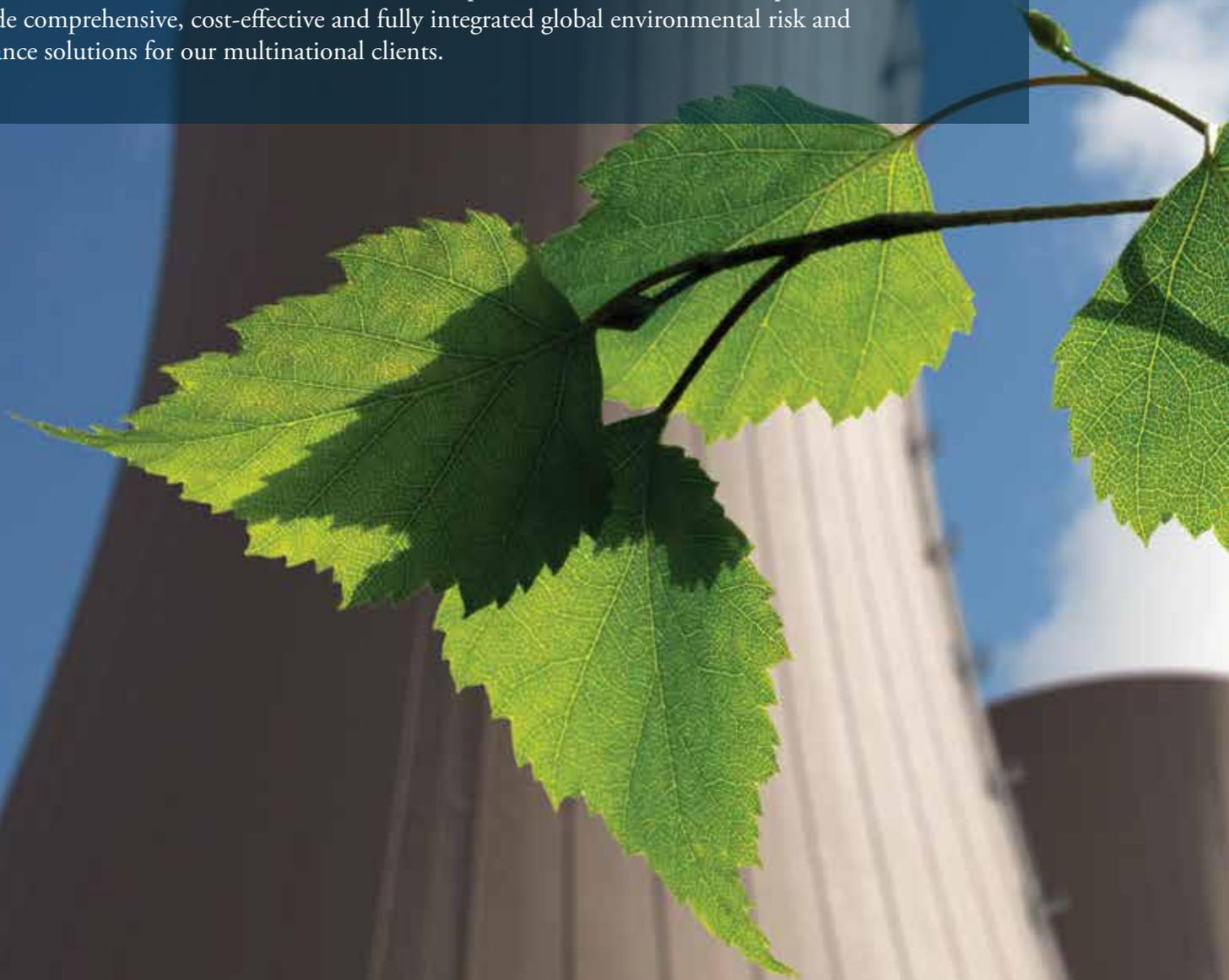
- Agriculture & farming properties
- Aircraft manufacturing facilities
- Airport & aircraft maintenance facilities
- Aluminum die cast facilities
- Analytical chemistry laboratories
- Asphalt production facilities
- Automotive manufacturing facilities
- Biotechnology facilities
- Breweries
- Brownfield redevelopments
- Bulk fuel storage & marine terminal facilities
- Car dealerships, gas/service stations & garages
- Cement manufacturing facilities
- Cemeteries
- Chemical manufacturing facilities
- Chlorine manufacturing facilities
- Circuit board manufacturing facilities
- Commercial properties: single & mixed use
- Consumer products (personal)
- Copper & brass smelters & foundries
- Dairy farms
- Distilled spirits manufacturing facilities
- Dry cleaning & laundry facilities
- Electrical generation & transmission
- Electroplating facilities
- Environmental remediation contractors
- Environmental consultants
- Financial institutions—banks, specialty lenders, private and public entity groups
- Flower arrangement paraphernalia manufacturing
- Food processing facilities
- Food wholesale facilities
- Foreign toy manufacturing facilities
- Gasoline & oil production facilities
- General manufacturing
- General contractors
- Green space or undeveloped properties
- Hazardous & nonhazardous stabilization sites
- Hazardous waste blasting facilities
- Hazardous waste incineration facilities
- Hospitals & similar clinical institutions
- Incineration facilities
- Lead smelters & secondary refineries
- Lending institutions
- Lumber yards & wood treatment
- Former manufactured gas plants
- Natural gas generators
- Marine terminal facilities
- Meat packing & food processing facilities
- Medical waste incineration facilities
- Metal treatment facilities
- Mine facilities: open cut & deep
- Municipal & private sanitary landfills
- Municipalities, municipal organizations & counties
- Munitions manufacturing
- Oil field & oil production facilities
- Oil refining facilities
- Paint manufacturing facilities
- Paper mills/paper product manufacturers
- PCB-containing equipment
- Pesticide manufacturing
- Petrochemical facilities
- Plastic manufacturing
- Polystyrene manufacturing facilities
- Power and utility
- Printing & publishing facilities
- Public entities, including states and housing authorities

# International Solutions

Our international team, headquartered in the UK, provides the full range of environmental risk management and insurance services to our international clients and to the overseas business of our domestic clients.

The team has regular and direct access to the London and European environmental insurance markets and, via these, the ability to place UK, European and full international (rest of the world ex-U.S.) environmental insurance programs.

Using our combined domestic and international expertise and insurer relationships, we can provide comprehensive, cost-effective and fully integrated global environmental risk and insurance solutions for our multinational clients.





# Delivering Tailored Solutions

A successful risk management program requires coordination between the risk management, legal, finance and operations departments. Traditionally, these functions have operated individually to identify, analyze, control or finance environmental liabilities. This limits communication between these departments, which may result in gaps or coverage issues. We believe working together results in a better understanding of all aspects of environmental risks.

As your risk management partner, Gallagher Environmental will assist you throughout this process, incorporating the risk management function into each area of your business.

Our approach to environmental risk management is driven by our understanding and experience in the environmental sector. Gallagher Environmental is committed to providing our clients with the best coverage and risk management options, while delivering value through tailored solutions.

*We take smarter care of your risks so you can take better care of your business.*

## Reduce your risk. Contact us today.

### Chicago

Anthony Lehnen, CHMM  
Managing Director  
312.803.7447  
Anthony\_Lehnen@ajg.com

Cameron Douglass  
312.803.6069  
Cameron\_Douglass@ajg.com

Tatiana Zaatiti  
312.803.7404  
Tatiana\_Zaatiti@ajg.com

Tara Frasure  
312.803.7391  
Tara\_Frasure@ajg.com

Amber Chavin  
312.803.6338  
Amber\_Chavin@ajg.com

Luke Trejo  
312.803.7452  
Luke\_Trejo@ajg.com

[www.ajg.com/environmental](http://www.ajg.com/environmental)

### New York

Gene Devine  
516.622.2483  
Gene\_Devine@ajg.com

Carl Varteresian  
212.994.7097  
Carl\_Varteresian@ajg.com

### San Francisco

Jonathan Leavens  
925.310.1014  
Jonathan\_Leavens@ajg.com

## Arthur J. Gallagher & Co. at a glance

Arthur J. Gallagher & Co. has been designing solutions to meet our clients' unique needs for 90 years. We pioneered many of the innovations in risk management used by businesses in all industries today. We believe that the best environment for learning and growing is one that remembers the past and invents the future.

- Founded in 1927 by Arthur J. Gallagher and still run by the founding family.
- A global corporation with a strong heritage and culture, Gallagher is a company with 24,500+ family members.
- Divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distribution, and third-party administration and claims processing.
- More than 710 offices in 33 countries and revenues of \$4.2 billion in 2016.
- The Gallagher Global Alliance provides client-service capabilities to clients in more than 150 countries around the world. Wherever you are, we're nearby.



Insurance brokerage and services to be provided by Arthur J. Gallagher Risk Management Services, Inc. and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0D69293 and/or 0726293).