



# The Environmental Insurance Market is Changing!

January 2012

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## The Environmental Insurance Market is Changing!

By Dan Scheider

Over the past few years the number of carriers in the marketplace able to write General Liability, Pollution Liability, Business Auto, Work Comp and Umbrella on environmental contractors has dwindled. Adverse loss results and changes in the insurance market are forcing carriers to scale back on unfamiliar lines of coverage. At the same time other carriers have scaled back on writing certain classes of business like contractors with residential exposures.

Having multi coverage line capability all with one profit center and one insurance company is a key competitive advantage from not only a coverage standpoint, but also as a way to increase customer retention. It is much harder for your competition to be relevant when they have two go to 3 or more carriers to provide the same coverage.

When looking for that single profit center carrier ARMOR.Network has the solution through Berkley Specialty an AM Best A+ Rated Carrier. Berkley Specialty is staffed from the top down with experienced environmental, GL, Auto and WC underwriters. All of these lines of coverage are routed through one profit center, for both efficiency as well as accuracy. No more waiting on quotes from 3 different locations

and underwriters to put and underwriters to put an insurance package together.

Berkley's Environmental Combined Policy (ECP) combines General Liability, Contractors Pollution Liability and Professional into one state of the art policy designed to meet the insurance needs of environmental and restoration contractors. Limits are available up to \$5MM, and policies are offered on both an audit and non-audited basis. CPL coverage can be included on a claims made or occurrence basis.

For fast service ARMOR offers underwriting and policy issuance is performed by ARMOR's in house Berkley MGA (Severson Ridge Environmental Underwriters) for environmental contractors and restoration contractors under \$7.5MM in total revenue Minimum Premium: \$3,500 (\$1MM/\$2MM Limit)

**Work Comp:** Often the most difficult coverage line to place for an environmental contractor is Work Comp. In many cases these contractors are forced to find coverage in state pools or risk retention groups. Berkley has the ability write competitive Work Comp. on environmental contractors rather than having to pay high rates in pools



### ARMOR'S Value Proposition

We help our producers design and procure insurance programs that fit the customer's insurance needs and protect producers from competition.

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Environmental insurance is a complex line of coverage characterized by customized policies that lack industry standardization. Our employees are experienced in dealing with the routine environmental insurance placements

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or risk groups. Minimum Premium: \$25,000 if total account premium is > \$60,000

**Business Auto:** Berkley offers competitive business auto rates, with the ability to add on MCS90 and CA9948 endorsements.

Minimum Premium: \$25,000 if total account premium is > \$60,000.

**Umbrella:** Limits are available up to \$10MM in follow form Umbrella. Berkley's umbrella policies do not contain maintenance deductibles and are non-auditable. Another nice feature is that these umbrellas provide coverage over the pollution coverage part as well. Minimum Premium: \$2,500 (for \$1MM limit)

**Following Form Excess:** ARMR offers policies to support Berkley underlying coverage with an additional \$20,000,000 of limits. This gives us the ability to build a Berkley lead GL/CPL/Professional /Auto /EL to \$36,000,000 of limits.

**Coverage Territory:** All states except for the 5 boroughs of New York City and the NY counties of Rockland, Westchester, Nassau, and Suffolk.

**Acceptable Classes of business:** Asbestos/Lead Abatement Contractors, Restoration Contractions, Underground Storage tank removal and installation contractors,



Hazardous waste transporters, Landfill construction contractors, Recycling/Waste Contractors, Environmental consultants and Engineers. All types of contractors are eligible for mono line CPL insurance.

**Submission requirements:**

- Acord Applications,
- Berkley Environmental Application,
- Loss runs,
- MVR's & Vehicle Schedule
- Experience Mod Worksheet

## CONTACT US

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## The ARMR.Network, LLC Value Proposition!

Insurance producers have a wide range of environmental insurance products to offer to your clients. None of these products are standardized making them difficult to evaluate and compare.

ARMR Network is a wholesale insurance brokerage firm specializing in environmental risk management and insurance on a full time basis. Our staff has actually invented some of the most widely sold forms of pollution insurance; we understand environmental risks and insurance. We help our producers design and procure insurance programs that fit the customer's insurance needs and protect our producers from competition.

Our hit ratios on new business exceed underwriter's averages by 500% and our account retention is 250% better than the average wholesaler. Please let us work with you in your next new business or renewal.

Visit  
[www.ARMN.net](http://www.ARMN.net) for more  
information!

Or call our specialists at:

(877) 735-0800

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Environmental insurance is a complex line of coverage characterized by customized policies that lack industry standardization. Our employees are experienced in dealing with the routine environmental insurance placements as well as developing solutions for the more complex transactions.

Environmental Impairment Insurance  
Contractor's Pollution Liability  
Professional Liability  
General Liability Packages  
Transportation  
Financial Responsibility  
Brownfield Redevelopment  
Loss Portfolio Buy-Outs  
Fixed Priced Remediation  
Environmental Wrap-Ups  
Mergers and Acquisitions  
Expert Witness

Contact Your Environmental Insurance Specialist today!  
(877)735-0800

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For state of the art Environmental Insurance Resources and Newsletters!

## Newsletters to read:

- [Issue #1- Think Storage Tank Coverage is not important?](#)
- [Issue #2- The First Affordable Indoor Risk Management Solution for Indoor Env. Risks](#)
- [Issue#3-Follow up on ARMR PERM product](#)
- [Issue#4- Plumbers top the list of Risky Artisan Contractor in 2011!](#)

## FOR MORE INFORMATION ON THE BROAD SPECTRUM OF CUSTOMIZED INSURANCE PRODUCTS AND THE SERVICES OFFERED BY ARMR.NETWORK

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American Risk Management Resources Network, LLC. is an environmental insurance specialty insurance broker, insurance consultant and expert witness firm. We offer over one hundred different environmental insurance policies and insurance packages insuring:

- Owners of property
- Environmental Contractors
- General Contractors
- Hazardous waste sites
- Environmental financial responsibility
- Professional services providers
- Lenders

Most of our customized insurance products are available in all 50 states and many can be adapted to address contaminated drywall loss exposures for the various stakeholders.

