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### **Writing Business in the Environmental Contractors & Consultants Marketplace**

Last week we got a call from a retail agent we have only worked with infrequently. He asked about available markets for an environmental contractor client. We reviewed potential markets for a few minutes and then concluded our conversation. He called back a few minutes later to say that his own submission to one of the larger carriers had come back blocked – unexpected competition. He sent us the submission immediately and we were able to secure many of the other markets.

Here is a quick list of UCPM markets that will write a combined GL/CPL/PL policy for Environmental Contractors or Consultants that you should probably consider:

- ACE Westchester Specialty Group
- AIG Environmental
- American Safety
- Arch Specialty
- Berkley Specialty / Nautilus
- Century Surety Company
- Colony Insurance Company
- Endurance American Specialty
- Evanston Insurance Company
- Everest Indemnity
- Gemini Insurance Company
- James River Insurance
- LIU Environmental / Liberty Surplus
- Rockhill Insurance Company
- XL Environmental
- Zurich Environmental

***Note:** Some of the above carriers are only willing to work with wholesalers*

#### **Appetite**

The carrier appetite for this class of business has also been expanding to include some other groups that you may not be aware of. All of these are classified as Environmental Contractors or Consultants, and you should consider the environmental carriers as potential markets, or risk losing an account to the competition.

- Residential waste haulers
- Blended companies doing traditional contracting operations like demolition or roofing often do abatement work as well. If your client does at least 50% abatement, then they can be classified as environmental contractors.
- Fire/water damage contractors doing carpet cleaning, demo, build back operations, water extraction and mold remediation.

#### **Other Issues to Consider**

- Most environmental carriers can also write other supporting lines, like excess, auto and worker's comp.
- UCPM can file your surplus lines taxes in every state – making these accounts a good target for new business even if they're not in your home state.

**UCPM Environmental** has been writing this class of business since the early 90's and it is not something we come across just once in awhile.

Be sure to let us know when you find yourself in a competitive situation where environmental insurance is a part of the package. You will be able to leverage our expertise, technology and superior service to ensure that your proposal stands out above your competition. You will be able to get back to your clients quickly, and with the best products in the marketplace.

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