

## **Workshop W11**

***Wednesday, October 31, 1:30–3:00 p.m. and 3:30–5:00 p.m.***

# ***ENVIRONMENTAL SNAKES IN THE GRASS— IS PERCEPTION REALITY?***

**Presented by**

**Diana Eichfeld  
Assistant Vice President  
ACE USA**

Most construction risk professionals acknowledge a gap between contractors' perception of their environmental exposures and the reality of that exposure based on past claims, legislative initiatives, and looming threats, such as silicosis. This workshop examines contractors' awareness of environmental risks as revealed in an informal survey of a sample of nonenvironmental contractors. Find out how to bridge this gap between perception and reality and how well current insurance programs cover these risks.

- Examines perceived and actual environmental risks across regions and types of contractors.
- Outlines external factors that can impact a contractor's environmental exposure, including new legislation and acquisition of other firms.
- Examines how well contractors understand environmental terminology, rules, and requirements, which directly impacts compliance.

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SOME SAY THE BRIDGE WILL TAKE TOO LONG TO FINISH.  
SOME SAY THE BRIDGE COULD JOIN TWO CULTURES.  
WE SAY POUR THE CONCRETE.

We don't back down from risk, we embrace it. We insure vision. We insure Construction. Contact Fred Lapointe at 972-465-7854 or visit us at [www.ace-ina.com](http://www.ace-ina.com) for more information on the ACE USA Construction Industry Practice.



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**Diana Eichfeld**  
**Assistant Vice President**  
**ACE USA**

Ms. Eichfeld is presenting Workshop W11, "Environmental Snakes in the Grass—Is Perception Reality?" on Wednesday afternoon. As assistant vice president and National Construction Practice leader at ACE USA, ACE Environmental Risk, Ms. Eichfeld underwrites professional and pollution exposures for nonenvironmental contractors as well as acts as liaison between the company's regional offices and its Construction division. Previously, she was senior underwriter at Zurich ZENPRO, where she was responsible for evaluating pollution, professional, and combined package policies for consultants, engineers, and contractors.

Prior to joining Zurich, Ms. Eichfeld was an assistant vice president at XL Insurance and a senior consultant with ECS Risk Control, Inc. She developed and implemented numerous projects including a specialized training program for the construction industry, which was recognized as one of the top 10 risk management services of 1996 by *Risk & Insurance* magazine. Ms. Eichfeld has been an instructor on the USEPA's Hazardous Materials Incident Response Team and has taught Hazardous Waste Operations and Emergency Response, and Treatment Technologies for Superfund Sites. In addition, she managed leaking underground storage tank projects for the State of Minnesota and was a member of the Technical Assistance Team to USEPA where she performed emergency response and site investigation for Superfund sites in Region II.

A graduate of Allegheny College, Ms. Eichfeld holds a bachelor of science degree in environmental science and is certified by OSHA to teach 10-hour construction safety outreach programs. She is a member of the Associated General Contractors of America (AGC) and was formerly the chairperson of the AGC's national Environmental Resource Committee.

## ***Notes***

This file is set up for duplexed printing. Therefore, there are pages that are intentionally left blank. If you print this file, we suggest that you set your printer to duplex.



## ***Environmental Snakes in the Grass— Is Perception Reality?***

**Presented By:  
Diana Eichfeld  
Assistant Vice President  
ACE USA  
Philadelphia, PA**

### **DEFINITIONS**

- ***Perception***
- ***Environmental Exposure***
- ***Risk***



2

## PERCEPTION



- ***The faculty of perceiving...***
- ***To achieve understanding of***

3

## IMAGINATION



- ***The process for forming new images which have not been previously experienced or at least only partially or in different combinations***

4



- ***ENVIRONMENTAL EXPOSURES can be imagined but if not framed with reality, remain perceived and not believed.***

5



## **SURVEY RESULTS**

6

## **PERCEPTUAL INFORMATION**



- ***Critical for action***

7

## **ENVIRONMENTAL**



- ***Relating or being concerned with “ecological” impact of altering the environment***

8



***ENVIRONMENT =  
SURROUNDINGS***

9



# **ECOLOGICAL/ECOLOGY**

10



## **ECOLOGY**

- ***Detrimental effects of modern civilization on the environment***

11



# ***EXPOSURE***

12



# ***ENVIRONMENTAL EXPOSURE***

## **US EPA**

13

## **ENVIRONMENTAL EXPOSURE**



- ***Human exposure to pollutants, threshold limits are not necessarily surpassed but low-level chronic pollutant exposure is a common environmental exposure***

14



## ***RISK***

15



# **CERCLA**

16



## ***RISK***

# **INSURANCE DEFINITION**

17



## **RISK**

- ***The amount that an insurance company stands to lose***

18



***EXPOSURE + RISK (+/-)  
INSURANCE =***

19



***OSHA  
EPA***

20

## TRENDS



21



***IDENTIFIED***  
***QUANTIFIED***  
***REMIEDIATED***

22



# ***PEL CLEAN UP LEVELS***

23



# ***HAZWOPER***

24



# ***ACQUISITION & OPPORTUNITY***

25



# ***SILICA***

26



# ***SPCC***

27



# ***SWPP***

28



## ***PROJECTS***

29



## ***QUESTIONS***

30