

Workshop W9

Wednesday, November 17
1:30–3:00 p.m. and 3:30–5:00 p.m.

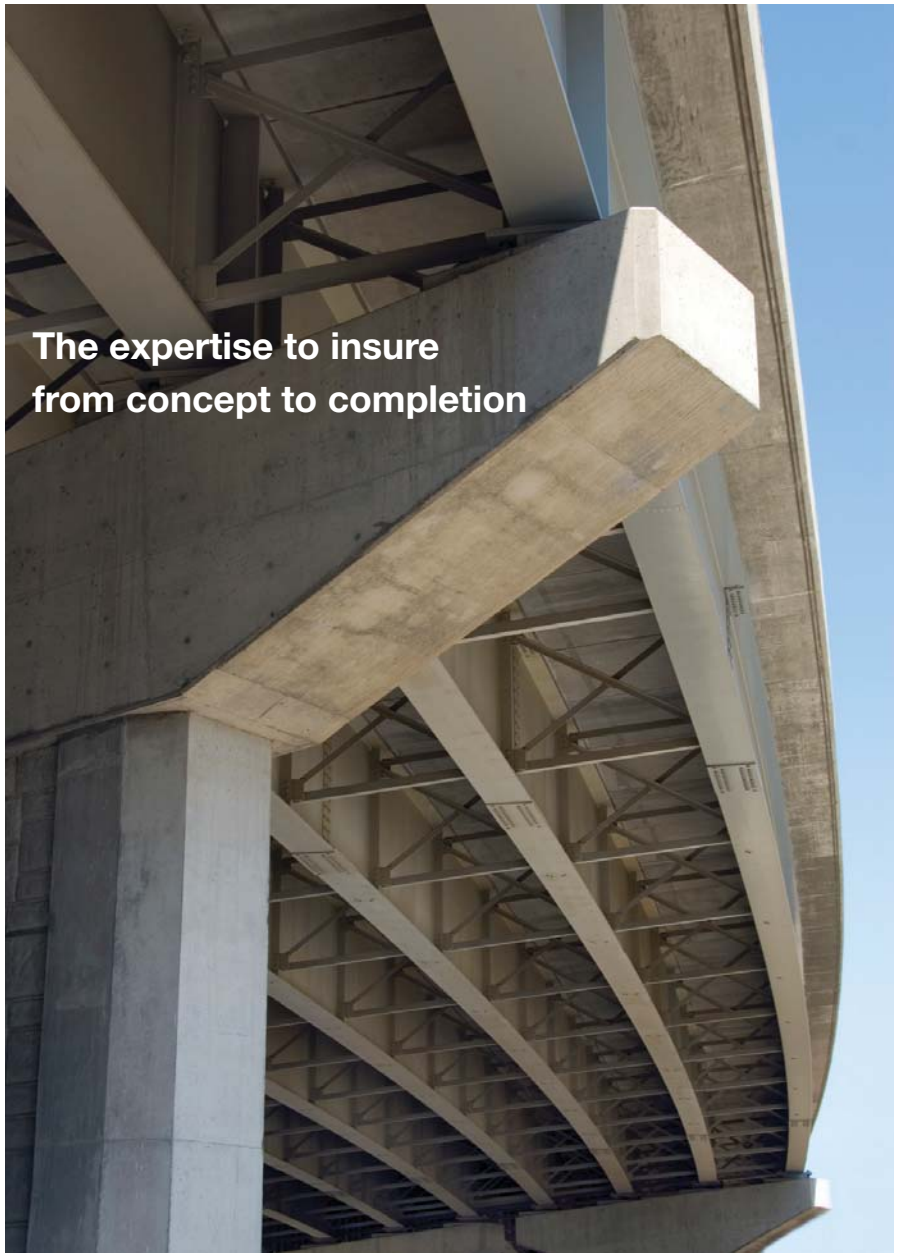
VIEW THROUGH THE LENS OF A CPPL UNDERWRITER

Presented by



Laura Wagner
Vice President Construction Practice
XL Insurance—Environmental

Professional and pollution liability insurance are increasingly being recognized as key components in a contractor's risk management program. In most cases, contractors professional and pollution liability (CPPL) coverage is written on a combined form, which requires specialty underwriting to assess a contractor's risks. This workshop will review the changing nature of construction pollution and professional liability exposures and demonstrate the gap between the types of information the CPPL underwriter needs to understand and the limited information that is provided on most applications. Learn how to prepare a submission that highlights a contractor's strengths and the risk management practices used to control exposures. A strong submission allows an underwriter to tailor coverage to best meet the insured's needs.



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Laura Wagner
Vice President/Construction Practice
XL Insurance—Environmental

Ms. Wagner is presenting Workshop W9, “View through the Lens of a CPPL Underwriter,” on Wednesday afternoon. She has over 18 years of experience in the insurance industry working with construction companies on their pollution and professional liability exposures. She is currently Vice President of the Construction Practice in the Environmental division of XL Insurance. Her responsibilities include developing and guiding the execution of an underwriting and risk control business plan that provides profitable risk transfer and risk management solutions to the construction industry. In addition, she is responsible for mentoring new construction underwriters and works as a referral underwriter on large construction accounts.

Prior to her current role, Ms. Wagner was a manager of the Construction and Environmental Services Underwriting Group, VP of Risk Control, and worked as an environmental consultant performing Phase I and II environmental site assessments and providing health and safety support at Superfund sites.

Ms. Wagner has a B.S. degree in Mechanical Engineering from Temple University. She obtained the Associate in Risk Management (ARM) and Green Associate (GA) designations. In addition, Ms. Wagner is a certified instructor for: OSHA 40-hour HAZWOPER training; OSHA 10 and 30-hour construction safety outreach programs; and Environmental Insurance—by 15 State Insurance Departments.

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.



View through the Lens of a Contractor's Pollution and Professional Liability Underwriter

**Presented by:
Laura Wagner
Vice President
Construction Practice
XL Insurance**

Workshop W9

Introduction

- Construction Companies
- Insurance Carriers

2



Pollution Insurance

- Operational
- Owned Premises
- Transportation
- Disposal



3

Contracting Operations “Cradle to Grave” Operational Exposures

Pre-existing contamination, mold, asbestos, lead, mercury, PCBs, indoor air quality, impact to underground structures, impact to water, fugitive emissions

4



Contracting Operations "Cradle to Grave" Owned Premises Exposures

Batch plants, maintenance shops, quarries,
etc.

5



Contracting Operations "Cradle to Grave" Transport Exposures

Spills while traveling to/from sites,
fuel/oil/hydraulic spills

6



Contracting Operations “Cradle to Grave”
Disposal Exposures

Mis-delivery, inappropriate disposal,
Superfund liability

7



Changing Pollution Exposures

- Green buildings
- Untested materials
- Global supply chain
- Urban development
- Storm water regulations
- Lead regulations

8



Professional Insurance

- Acts
- Errors
- Omissions
- Professional Services



9

Professional Exposures

- Design
- Engineer
- Review
- Manage
- Consult
- Inspect

10



Changing Professional Exposures

- Sustainable building
- Building information modeling
- Project delivery methods



11

Insurance Applications

- Why we ask
- What you offer
- Red flags

12



Applications

- Description of operations
- Geographic areas
- Company history

13



Applications

- Revenue history
- Client information
- Contracts/subcontracts
- Staffing

14



Applications

- Owned locations
- Risk management
- Project delivery
- Services provided

15

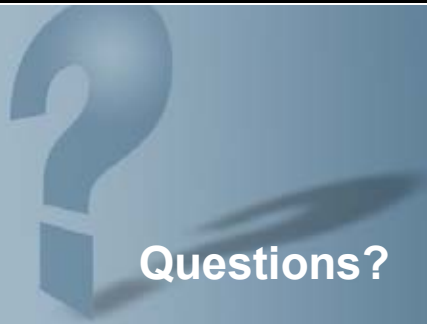


Applications

- Project information
- Claims
- Warranty statement

16





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17

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18



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