



Berkley
Environmental™
| a Berkley Company

How to Save Money On Insurance

Broker and Carrier Perspectives





How to Optimize Your Insurance Program

- › A Broker & Underwriter Perspective
- › Spill Control Association - March 2026
- › Chris Gallagher (Alliant) & Berkley Environmental




Insurance Is a Meaningful Lever in Your Business



Environmental contractors: 3-5% of revenue



Material and variable expense



Driven by collaboration, communication, and leadership involvement



Better engagement = better outcomes



What Drives Pricing & Structure

- › Loss history
- › Exposure mix (Auto, NY, operations)
- › Quality of information
- › Market conditions
- › Management involvement signals culture of safety

Understanding the Market



Limited environmental markets



Few carriers can handle GL, Auto, WC, Property



Relationship-driven underwriting



Programs rely on key carriers



Combined Form - A Common Structure

- › GL + Contractors Pollution Liability
- › Streamlined structure
- › Coordinated coverage
- › Understand limits and claims impact



Auto Drives the Entire Program

Largest loss driver

Marine and
Aviation

Driver quality, vehicle
type, time on road

Auto performance
shapes outcomes



How to Improve Auto Outcomes

- › Driver screening & MVR monitoring
- › Telematics / dash cams
- › Formal policies & enforcement
- › Strong auto controls = lower auto & umbrella cost
- › More market participation = lower pricing



New York Exposure Matters

- › Labor Law severity
- › Impacts pricing and participation
- › Contract structure & risk transfer
- › Segregate exposure where possible

Responding to a Large Loss

Avoid delayed communication

Provide root cause analysis

Show corrective actions

Leadership involvement matters



Standing Out at Renewal

- › Clear narrative and exposure detail
- › Context around losses
- › Meet with underwriters
- › Especially in large marketing years or after losses
- › Management involvement drives results



Integrating Safety Into the Process

- › Safety leader participates in renewal
- › Demonstrates operational control
- › Builds credibility
- › Improves outcomes

The Role of Leadership



Ownership involvement



Executive accountability



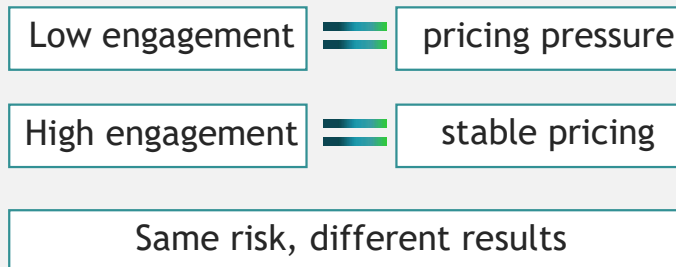
Investment in safety



Visible culture drives better outcomes



Process Drives Outcome





Insurance in a Transaction Context

- › Reviewed in diligence
- › Identifies risks and savings
- › Insurance cost impacts valuation
- › Well-managed programs enhance value

Key Takeaways

- > Focus on auto performance
- > Communicate clearly
- > Engage leadership
- > Integrate safety
- > Engaged organizations achieve better outcomes