

ENVIRONMENTAL SOLUTIONS FOR CHANGING CLIMATES

Willis

FOR ENVIRONMENTAL RISKS, MANY CLIMATES ARE CHANGING

- **THE GLOBAL REGULATORY CLIMATE IS GROWING MORE STRINGENT**
- **THE ECONOMIC CLIMATE IS DEMANDING GREATER FOCUS ON RISK**
- **THE CORPORATE CLIMATE REQUIRES TRANSPARENCY AND ACCOUNTABILITY**
- **CLIMATE CHANGE AND GLOBAL WARMING ARE IN THE SPOTLIGHT**

ARE YOU READY?

**NO MATTER WHAT YOU DO
OR WHERE YOU ARE,
ENVIRONMENTAL RISKS
CAN THREATEN YOUR
OPERATIONS, REPUTATION
AND BOTTOM LINE**

**THE WILLIS ENVIRONMENTAL PRACTICE
CAN HELP YOU DEVELOP AND OPTIMIZE
AN ENVIRONMENTAL RISK MANAGEMENT STRATEGY
AND UNLOCK VALUE FOR YOUR ORGANIZATION**

DO YOU HAVE ENVIRONMENTAL EXPOSURES?

Your organization's exposure to environmental risk depends on many diverse but inter-related factors, including past and present company operations, geographical setting, contractual arrangements, and the prevailing legal framework in relevant territories.

Your company could benefit from environmental insurance if you:

- Are engaged in any type of industrial or manufacturing process
- Own, invest in, develop or manage real estate (especially properties built on former industrial sites)
- Invest in or provide financing for commercial transactions, construction or development projects
- Perform contracting or provide environmental services
- Are involved in mergers, acquisitions, divestitures or joint ventures
- Have past, pending or potential liability for environmental cleanup
- Face potential exposure to indoor air quality or toxic tort risks, such as asbestos or microbial pathogens



WILLIS ENVIRONMENTAL PRACTICE

We help clients identify and assess their environmental exposures and we then deliver customized solutions that complement the client's commercial objectives and risk philosophy. Our Global Environmental Practice is a network of environmental teams that will support your needs – whatever or wherever your business venture may be.

The Willis Global Environmental Practice can:

- Identify and analyze environmental risks and potential liabilities
- Design and deliver the most cost-effective environmental risk management program to address operational exposures, including known, unknown, legacy or future issues
- Utilize insurance and risk finance to help settle environmental disputes and litigation
- Resolve claims against prior insurance carriers through structured settlements
- Collaborate with corporate finance teams to reduce uncertainty associated with financial reporting disclosures of environmental liabilities
- Develop programs to address the environmental risks associated with transactions, such as mergers, acquisitions, divestitures and development projects
- Structure financial assurance mechanisms to satisfy regulatory requirements associated with closure and decommissioning of plants, mines and landfills
- Evaluate coverage needs through proprietary risk quantification and modeling techniques

Insurance now plays a more prominent role than ever in environmental risk management. With relatively straightforward underwriting requirements, highly flexible products and competitive pricing, there is no reason in today's market to risk having an uninsured environmental loss.

WHY WILLIS?

Willis has long been a market leader in the management of environmental risks – in fact, Willis was the first major insurance broker to establish a dedicated Environmental Practice. There is no substitute for experience, and we take great pride in our reputation for responsiveness, innovation, service excellence and timely delivery. These attributes are just a few of the many reasons companies choose Willis to help them manage their environmental exposures. Others include the following.

CUSTOMIZED APPROACH

Solutions that work for you must be designed *for you*. To ensure that we can tailor our advice and solutions to your specific needs, we must gain a deep understanding of your business, its culture and its risk management and broader commercial objectives. This requires a commitment of time and resources that we are happy to make – and one of the main reasons we continue to be an industry leader.

TECHNICAL EXCELLENCE

There is no substitute for experience. We will deploy a dedicated team of hand-picked professionals selected for their expertise in your business and the types of risk issues pertinent to your operations.

EXPOSURE ANALYSIS AND ASSESSMENT

Our approach involves a comprehensive and strategic analysis of your environmental risk exposures and risk management options, including, when suitable, advanced risk analysis techniques, such as EPIQSM, a proprietary Willis risk quantification model. The Willis approach will provide you with a more credible and precise understanding of your exposure profile enabling you to improve the quality of your risk management decisions, increase the efficiency of capital allocations and afford better protection to your corporate reputation.



BREADTH AND DEPTH OF RESOURCES

We provide seamless delivery of Willis' vast technical resources through a single point of contact – the Willis Client Advocate®. And Willis is *Glocal*: we deliver these resources around the world, on a local basis, applying our broad experience and knowledge to the specific circumstances of each individual organization and the legal and regulatory framework in which they operate – wherever they operate.

MARKETING PHILOSOPHY

Our structure provides a distinct advantage in that the Willis professionals who work with clients to understand their organizational risks and objectives are the same professionals who approach the market on their behalf. This affords a full collaboration among the client, the Client Advocate and the markets, resulting in a greater understanding by the markets of the factors that positively differentiate an operation or facility.

MANY REASONS, ONE RESULT

Whatever your corporate risk profile, your known or potential environmental exposures, the type of risk management structure you need – the Willis Environmental Practice can work with you to identify short- and long-term exposures, map out risk management strategies and obtain the coverages you need at the best terms available in the marketplace.

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