

# PROVIDING ENVIRONMENTAL LIABILITY INSURANCE FOR A LARGE QUARRY OPERATION

An Alera Group company (HMK Insurance) had a close working relationship with a large quarry operation that was local to the area. Alera Group provided insurance coverage to meet all of the operation's needs, except for its environmental liability insurance policy, which was fulfilled by another broker.

While the quarry's management team was not actively seeking a new broker or policy for its environmental liability insurance coverage, it was open to alternative policies that Alera Group could provide based on their existing relationship.

## Process

Over a three-month period, Alera Group's Gene Nosovitch worked closely with the quarry's management team to better understand its needs and the scope of its operation. The specific site requiring coverage was a former quarry, which was previously dug out and mined to extract minerals. After mining was complete, the quarry was filled in with waste materials from sites across the state.

Following the up-front period of research and information-gathering, Alera Group's underwriter pursued a range of options to find the best quote to meet the quarry's needs, which ultimately resulted in the quarry accepting the quote and transferring its coverage to Alera Group.

## Challenges

The waste material used to fill the quarry following mineral extraction was not screened properly, making it more difficult to find and secure a policy. Additionally, the quarry had plans to build an industrial building on the waste site. From an underwriting perspective, this meant that Alera Group had to review historical waste disposal at the site to ensure that the waste wasn't creating methane gas and to evaluate the potential for future development.

Ultimately, the underwriting process was much more complex than a standard quarry operation because it involved a landfill that was not designed for waste disposal.

## Results

The quarry's management team appreciated Gene and Alera Group's high level of expertise and experience in the environmental field. Their dedication resulted in:

- Improved overall coverage for a two-year policy
- Substantial premium savings of more than \$50,000 compared to their existing policy

The quarry now trusts Alera Group for all of its insurance needs, recognizing the impact of their due diligence and expertise.

## About Alera Group

Based in Deerfield, IL, Alera Group's over 1,000 employees serve thousands of clients nationally in employee benefits, property and casualty, risk management and wealth management. Alera Group is the 15th largest independent insurance agency in the country. For more information, visit [www.aleragroup.com](http://www.aleragroup.com) or follow Alera Group on Twitter: @AleraGroupUS.