



The Value of EAGLE Complete Casualty and Pollution Program

Comprehensive Pollution Coverage, One Carrier,
One Underwriter, One Policy

Consider a recent EAGLE success story:

A West Coast broker was working on a General Liability policy for a client when he approached the Environmental Division of AIG about a potential GL/pollution combination policy – the Environmental and General Liability Exposures (EAGLE) Program®. Within a matter of days, Environmental was able to educate the broker about the product and put together a winning quote so the broker could sell the deal. The result? In addition to binding the \$200K policy with the client, the broker added a new line to his office previously not written and, most importantly, the broker added strategic value to his client’s business decision.

Here are some actual bodily injury and property damage pollution claims examples that could be covered under the EAGLE program, subject to the required discovery and notice requirements:

Human Error Leads to Gas Release

A “misoperation” occurred during a chemical reactor startup when a plant operator activated the wrong controls, which resulted in pressure build up in the reactor, thus activating the release valve. Both ammonia and propylene gas were released into the air resulting in nearby residents being exposed and seeking medical treatment at various area medical centers for alleged injuries. Approximately 12,000 alleged bodily injury claims were received.

The Hazards of ‘Routine’ Maintenance

A contractor was retained to perform routine maintenance at a refinery. While replacing a steam supply valve in a critical pipe, a back draft of hydrogen sulfide gas was released and asphyxiated the employee of the third-party contractor, instantly killing him. His wife initiated a wrongful death lawsuit against the refinery seeking damages associated with her husband’s death.

Leaking Tanks Lead to Vapor Cloud

An insured’s manufacturing facility maintained a series of above ground storage tanks. A leak in one of the tanks resulted in a release of a hydrochloric acid vapor cloud. Residents in the immediate vicinity, including a nearby trailer park, were evacuated and several sought medical treatment for alleged respiratory injuries, for which they sought damages.

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Answering the Need for a Competitive Primary Casualty and Pollution Product

A large segment of the primary general liability insurance market has traditionally shied away from environmental insurance because of perceived high cost, a tedious application process, and the view that perhaps their exposure to an environmental risk was not significant enough to warrant coverage. EAGLE, offered through AIG insurers, creates a compelling opportunity to capitalize on this familiar scenario.

Cost-Effective Combined Insurance Policy

EAGLE is a cost-effective combined casualty and pollution insurance policy. The EAGLE approach helps eliminate the potential added costs, errors and coverage gaps that may result from having multiple policies, such as a Commercial General Liability (CGL) and Pollution Legal Liability (PLL) policies in place from multiple insurers and multiple underwriters.

Clients, from traditional to non-traditional pollution-generating industries, could be at risk for significant environmental loss. EAGLE provides coverage for a huge range of potential claims that are generally not covered under a standard ISO GL policy.

Engaging Your Client

The EAGLE program can help fill critical gaps in the standard ISO GL policies for your clients. Given that much of the brokerage marketplace is still not adequately addressing the subject, engaging your clients in a consultative fashion on environmental matters can help you distinguish yourself from the competition.

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Claims scenarios are presented for illustrations only and are not intended to be relied upon by insureds.