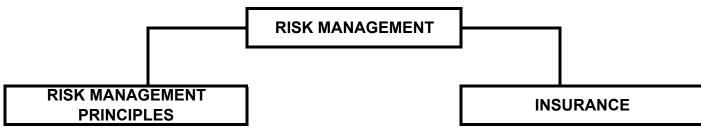


- -NEGLIGENCE
- -INTENTIONAL TORTS
- -STRICT LIABILITY
- -CONTRACTUAL LIABILITY
- -STATUTES

- -CLEAN AIR ACT
- -MOTOR CARRIER ACT
- -TOXIC SUBSTANCE CONTROL ACT
- -RESOURCE CONSERVATION ACT
- -SUPERFUND ACT
- -OIL POLLUTION ACT



- -IDENTIFYING LOSS EXPOSURES
- -UNIQUE CHARACTERISTICS:
 - -DIFFICULT TO IDENTIFY
 - -ELUDE TRADITIONAL IDENTIFICATION METHODS
 - -DIFFICULT TO MEASURE
 - -PERCEIVED EXPOSURE
 - -SEVERE LOSSES
 - -LOSS INCREASES OVER TIME
- -OVERCOMING DIFFICULTIES

-SITE-SPECIFIC POLICIES:

- -SITE-SPECIFIC EIL
- -CGL/EIL COMBINATION
- -UST COMPLIANCE
- -PROPERTY TRANSFER
- -REMEDIATION STOP-LOSS
- -SECURED CREDITOR
- -OPERATIONS-SPECIFIC POLICIES:
 - -CONTRACTORS POLLUTION LIABILITY
 - -CGL/CPL COMBINATION
 - -ASBESTOS AND LEAD ABATEMENT
- -PROFESSIONAL LIABILITY POLICIES:
 - -ENVIRONMENTAL E&O
 - -PROFESSIONAL LIABILITY COMBO