

Company Profile

Premier Environmental Services, Inc. (Premier) was founded in 1998 to provide strategic environmental and consulting services to oil and gas, chemical/petrochemical, pulp and paper, manufacturing, and other commercial and industrial clients across the United States and Canada. Through its staff of professional engineers and scientists, Premier is able to provide a diverse set of services, helping clients resolve environmental issues within a wide range of technical and business disciplines.

Premier's in-house professionals have extensive experience and training in many aspects of environmental consulting, including multi-media permitting and plan/procedure development, environmental due diligence and liability management, geology, hydrogeology, chemistry, environmental engineering, human health risk assessment and risk-based closure services, regulatory management, geographic information systems (GIS), and business management.

In addition to its full-time staff, Premier maintains a large network of dedicated environmental professionals through its sister company PREMO, Inc.



Insurance Services

Premier's risk management and insurance services professionals have extensive experience working with the insurance markets and insured parties. We have helped clients across the United States and Canada to place insurance, to understand risk, to evaluate claims, and to minimize future losses. Premier is an industry leader in developing innovative ways to evaluate and place insurance across a variety of situations, and has used its experienced scientists and engineers to provide highly valuable services throughout the insurance industry. Below are descriptions of the areas that Premier's professionals have provided insurance and risk related services to both carriers and insured parties.

Environmental Risk Control

Environmental Risk Control provides clients and insured parties with information and training which allows them to effectively manage their ongoing environmental risk. Premier believes that effective risk control enables both the carriers and the insured to maximize the benefit derived from insurance coverage. Central to environmental

risk control is risk identification and risk minimization. Premier professionals have a wide range of experience across a broad set of industries assisting parties to understand where risk related issues can occur, and doing the work necessary to minimize those risks.

Claims Evaluation

With offices across the United States and in Canada, Premier is well positioned geographically to respond to carrier's claims evaluation needs quickly. Premier has a proven track on investigating environmental claims. Our staff consists of well-trained personnel with the ability to respond to the complex issues involved with releases of hazardous material. Our rapid response to an environmental claim typically leads to significant overall cost savings by our insurance clients. Premier is dedicated to helping our clients contain and control losses.

Policy Renewal Support

Premier recognizes that an efficient and effective evaluation during policy renewal is critical to profitable underwriting. Premier professionals have supported policy renewals across a broad variety of coverage types, including: Commercial General Liability (CGL), Pollution Legal Liability (PLL), Stop Loss/Cost Cap, and Products Completed coverage.

Premier professionals tailor the level of renewal support to the particular requirements of the underwriter. This support has ranged from focused phone surveys, all the way to complete facility audits. Premier professionals have supported policy review at many types of industrial and commercial facilities from some of the world's largest pulp and paper mills to individual services stations and retail locations.

Environmental Risk Profiling

To support the underwriting process, Premier has developed an Environmental Risk Profiling service that provides clients with an objective, third-party evaluation of their potential environmental liability at a property or portfolio of properties and the resulting risk of future financial losses that may be incurred. The service was initiated to assist clients in evaluating their risk-management options to facilitate property transfers, site closures, and other activities that require an understanding of potential exposure to environmental liabilities. The work product is similar to the underwriting documentation prepared by most carriers.

The Environmental Risk Profile is presented in a document that summarizes the historical operations, property setting, and other historical information related to potential environmental liabilities. In addition, the document presents an evaluation of potential cause-and-effect scenarios that may result from the environmental liabilities and provides a risk rating for the property as a function of the severity and frequency of the potential loss scenario. In our experience in preparing over 50 of these documents, the preparation of this documentation on behalf of the insured will make the underwriting process more efficient for all parties.

Representative Staff Profiles:

Earl Scott, President, PG

ehscott@premiercorp-usa.com

Expertise: Hazardous waste assessment; conceptual evaluation of remedial alternatives; development of regulatory strategy; litigation support and expert testimony; agency negotiation; remedial design and implementation; environmental compliance audits; Phase I/Phase II assessment.

Shawn Severn, Senior Vice-President, Ph.D.

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Expertise: Analysis of economically and environmentally impaired properties; litigation support and expert testimony; hazardous waste assessment; conceptual evaluation of remedial alternatives; development of regulatory strategy; agency negotiation; remedial design and implementation

Jeffrey Andrienas, PG, Senior Consultant

jeffa@premiercorp-usa.com

Expertise: NRDA, CERCLA and various state specific environmental programs including in-water and sediment risks; cost liability modeling including Monte Carlo and decision tree analyses, litigation and claims support, cost cap / stop loss liability / cost reviews, claim monitoring support, peer review services, forensic cost evaluations, new policy underwriting due diligence, account compliance and insurability surveys, project management; government and public affairs, domestic and international project experience

Scott Lockert, PG, Senior Consultant

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Expertise: NRDA, CERCLA and various state specific environmental programs including in-water and sediment risks; cost liability modeling including Monte Carlo and decision tree analyses, litigation and claims support, cost cap / stop loss liability / cost reviews, claim monitoring support, peer review services, hydrogeology studies and modeling, environmental and CGL policy underwriting, new policy underwriting due diligence, account compliance and insurability surveys, project management; government and public affairs.

Kiran Srinivasan, Senior Consultant, M.Eng

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Expertise: emergency/spill plan development and program management, Phase I ESA, regulatory compliance auditing, risk-based site assessment and closure, liability management and regulatory strategy development, RI/FS, RFI, stormwater management, environmental engineering, RCRA, EPCRA, CERCLA, NEPA, CWA, and state programs.

David Wade, Senior Vice President,

davew@premiercorp-usa.com

Expertise: insurance underwriting surveys, site characterizations, risk management, remediation, Provincial Ministry of Environment negotiations, environmental auditing, ISO 1400 support, environmental management systems, and expert testimony.

Representative Projects



Insurance for Transfer of Privately Held Brownfield Site

Situation

A former paper mill on the eastern seaboard was transferred to the Local Port Authority for industrial redevelopment. The land had been used for wood processing and paper manufacturing for more than 100 years. As a result, many environmental quality issues involving complex soil, groundwater, surface water and tidal sediment had to be resolved to the satisfaction of the State and Local Port Authorities. The Local Port Authority also desired to attract potential developers to the property by offering the security of an environmental impairment liability insurance policy in place on the property to protect against undiscovered contamination.



Solution

Premier developed an Environmental Risk Profile of the property that was used by the transferor's insurance broker to obtain the most appropriate and cost effective environmental insurance coverage for the subject property. Development of this document involved the identification of cause-and-effect scenarios and the implementation of a detailed risk-ranking system. The cause-and-effect identification task was counter-balanced with the identification and description of loss-prevention and loss-control techniques that were to be implemented by the transferor. The Environmental Risk Profile included the Liability Risk Rating that summarized the frequency and severity of potential environmental loss.

Result

The Local Port Authority was able to satisfy its lenders that future environmental liabilities were retained by a reliable risk-financing technique. This requirement made the property more attractive to potential developers. The transferor was able to financially cap its environmental exposure and retain a value much closer to market value for its former industrial property.

Remedial Investigations/Feasibility Studies at Wood Treatment Facilities

Situation

The operator of several wood treatment facilities along the west coast was in the process of starting or completing three separate remedial investigation (RI) and feasibility studies (FS). At the facility in California, which had been used for metals, pentachlorophenol, and creosote treatment, the client was negotiating a Voluntary Cleanup Agreement (VCA) with the Department of Toxic Substances Control (DTSC). A similar facility in Oregon had been undergoing investigations for a decade under an Oregon Department of Environmental Quality (DEQ) Order, but had yet to complete the RI/FS process or enter into remediation. At the facility in Washington State, the initial RI work plan prepared under an Administrative Order on Consent by another consultant had been rejected by the U.S. Environmental Protection Agency (EPA).

Solution

Premier was retained to assist the client in negotiating with DTSC to finalize the VCA at the California facility, push the project forward in Oregon to complete the RI/FS and move into final remediation, and revise the RI work plan and assist in negotiations with EPA to start the RI in Washington State. To facilitate this, Premier's team met and worked with the client and agencies to develop practical and effective work plans at each of the facilities, performed investigations at the highest level of competency, and developed excellent working relationships with each of the agencies.



Result

While each of these investigations are still in progress, Premier has added value by developing a strong working relationship with all of the agencies, conducting cost effective field investigations, and preparing streamlined reports. In addition, many of the planning documents, members of the investigation team, and areas of expertise are "portable" across each of the three projects, resulting in significant cost savings to the client.

PREMIER ENVIRONMENTAL SERVICES, INC.

Atlanta, GA Boston, MA Houston, TX Jackson, MS Las Vegas, NV Los Angeles, CA Memphis, TN Orange County, CA
Portland, OR Seattle, WA St. Louis, IL Toronto, Ontario