



## **The Underwriting Leadership of Great American Environmental**

*Meet Our Team!*

## Great American Environmental Division

Within the [Environmental Division](#), we recognized the need for an exclusive focus on effective management of environmental risks that could threaten the financial security of the businesses we serve. Our division follows the same business model that structures every division at Great American: deep expertise within a specific niche of the insurance industry, this [strength of specialization](#) has enabled our company to grow into an industry leader.

### What Sets Us Apart?

What makes Great American's Environmental Division so GREAT? As only a handful of carriers who have served the environmental sector for more than a dozen consecutive years, the professionals at Great American Environmental take pride in their commitment to service excellence, technical expertise and the responsiveness needed to provide your clients with comprehensive risk management.

**Great American Insurance Group AM Best Financial Rating: "A+" (Superior)**

## Meet Our Team!

Environmental liability can be highly complex, but the experts of Great American's Environmental Division can help uncover the hidden risks in your clients' operations and develop a custom program to help protect them. Learn more about our experienced underwriting team and how they can work with you and your clients to craft coverage tailored to fit their needs by reading their bios below!

BobbiAnn Murphy

Kevin Rega

Olivia Derderian

Rich Viglianese

Heather Boyd

Rick Ringenwald

Patrick Mahoney

Kirk Davenport

Eric McCabe

# EXPERIENCE AND EXPERTISE

45

45 environmental professionals

30

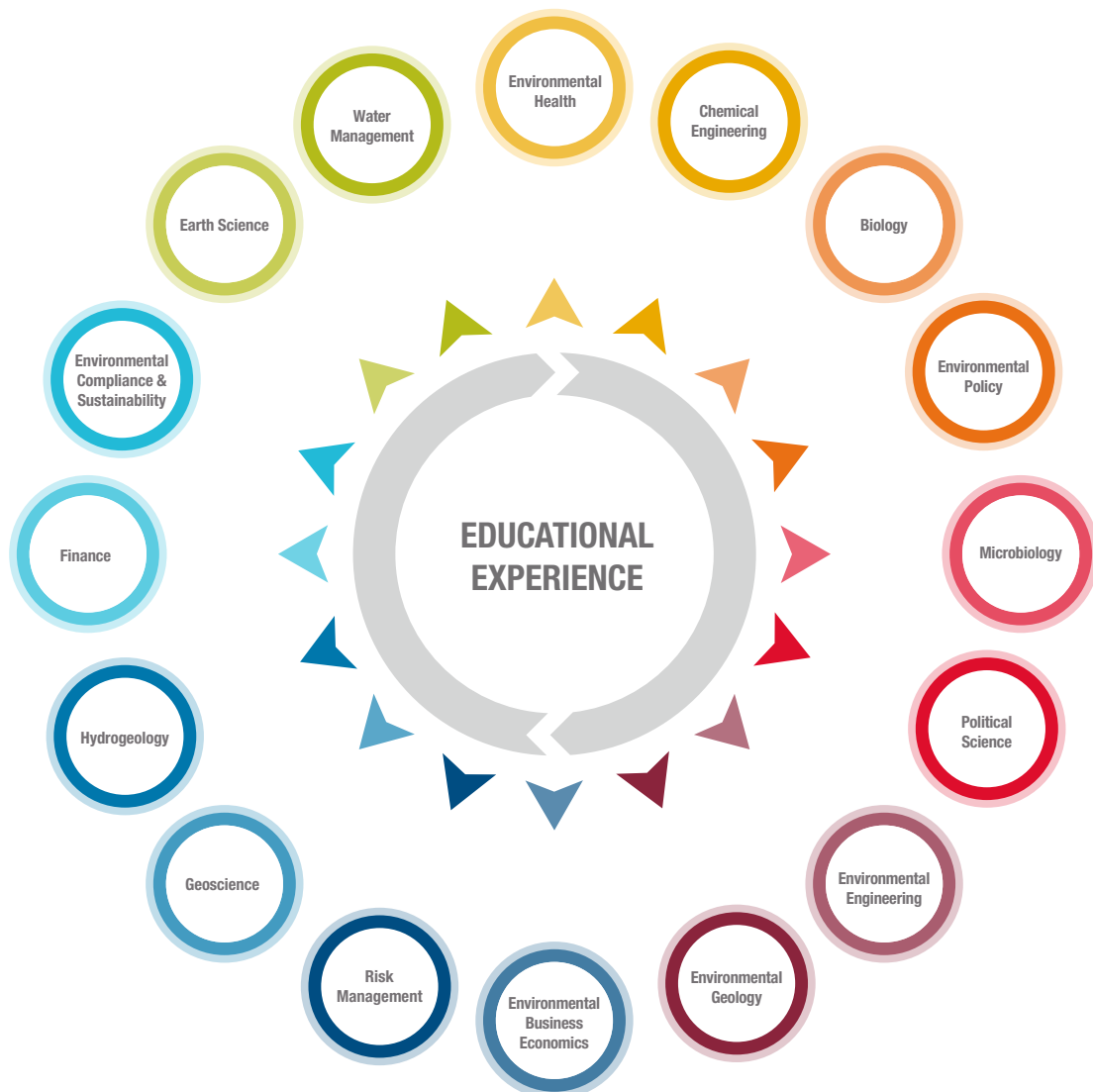
Average of 30 years of leadership experience in the environmental field

14+

14+ years of company growth and one of the few carriers serving the environmental industry with such longevity.

4

4 cross-functional departments including expertise in underwriting, technology, environmental science and communications.





## Underwriting Services & Marketing Resources

Tailored to fit the changing needs of today's businesses, our expert underwriters can meet specific demands by crafting a manuscript policy that is tailored to the particular needs of an insured that the client may require of insurance to satisfy contract and coverage requirements. With a long-standing commitment to providing the support and services you deserve, it's our priority to offer expert guidance and helpful marketing resources to assist you in best serving your clients.

Our strategy remains unchanged as we continue to embrace our truly collaborative underwriting process that has been the cornerstone of the Environmental Division since day one. *Services may include:*

- Direct access for brokers to obtain environmental coverage through our easily accessible [Applications and Forms](#) process.
- Expert [underwriting guidance and policy-handling](#) from start to finish.
- Access to webinars and trainings lead by environmental industry professionals are included with a policy.
- Variety of [coverage programs](#) and [policy enhancements](#) developed to protect unique business sectors from environmental exposures.
- Manuscript policy forms for [tailored coverage](#) written exclusively for the environmental risks exposed in clients' business operations.
- Custom [brokerage marketing materials](#).
- [In-house engineering](#) that can assist in developing and evaluating risk management programs to complement and enhance the insured's environmental coverage.
- Direct insight to over 30 [specialty property & casualty insurance lines](#).
- Streamlined process with a responsive and efficient policy turnaround time as all underwriting authority is exclusively within the Environmental Division.
- [Customer satisfactory surveys](#) and [GREAT AMERICAN REWARDS](#) program to recognize the feedback and hard work brought forth by our collaborative business relationships.
- Strong team of underwriting professionals who carefully evaluate the impact of new [environmental regulations and emerging contaminants](#) may have on certain business operations.
- Environmental Broker/ Agent Tool Kit for educational guidance and helpful resources to assist in best serving your clients' needs.
- Long-standing commitment to serving the environmental industry for over a [dozen consecutive years](#).
- Extensive [Claims Scenario Library](#).
- Educational tools and resources to better understand the environmental exposures clients of all sorts may face in their line of work, including:
  - [Interactive Riskopolis](#)
  - Informative environmental [product videos](#)
  - [Technical whitepapers](#)
  - [Industry risk trends](#)
  - [Broker Toolkit](#)
  - Fact sheets for all products – visit our various product pages!

**Contact us** for more information on our underwriting department and how our core products and services enable business to effectively and efficiently manage risks that can threaten their financial security.



# BobbiAnn Murphy

## Production Underwriting Supervisor

*Great American Environmental*

BobbiAnn Murphy is a Production Underwriting Supervisor with Great American's Environmental Division. In her current role, she is responsible for evaluating risk to determine coverage for multiple environmental liability insurance policies and building broker relationships. BobbiAnn leverages her background in environmental consulting with her underwriting expertise to develop best-in-class insurance solutions for clients. With a broad range of environmental experience spanning more than 10 years, BobbiAnn brings a unique skill set to the underwriting team and is based out of the Exton, Pennsylvania main office.

BobbiAnn began her extensive environmental experiences with her internship at Delaware Department of Natural Resources and Environmental Control as a Field Biology Aide. She later transitioned to an Environmental Scientist role for a service consulting and engineering firm. Her responsibilities included hydrogeological investigations, site characterization, remedial evaluation and implementation, potable well sampling, litigation support and data validation. Most recently, BobbiAnn worked for an international environmental, health, safety and sustainability consulting firm where she held multiple positions throughout her tenure. Her predominant job functions included operational leadership, business development, environmental underwriting, risk assessment, claim support and loss control training. She also served as the office leader for locations in Cherry Hill, NJ, Berwyn, PA and Columbia, MD. BobbiAnn earned her Bachelor of Science in Environmental Science from DeSales University, graduating Magna Cum Laude. While at DeSales University, BobbiAnn had the opportunity to participate in a study abroad experience at James Cook University in Cairns, Australia.

### Insurance Industry Publications

- [How Premises Pollution Policies Can Benefit Site Owners](#), *Environmental Insider*

### Ask Me About...

- ✓ Environmental Liability Underwriting
- ✓ Pollution Legal Liability (PLL), Contractors Pollution Liability (CPL)
- ✓ Environmental Policy Services
- ✓ Environmental Liability Management



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# Kevin Rega

## Production Underwriting Supervisor

*Great American Environmental*

Kevin Rega is a Production Underwriting Supervisor with Great American's Environmental Division. In his role, he focuses on understanding and assessing environmental liability to offer custom insurance solutions. Kevin is a licensed professional geologist with the Commonwealth of Pennsylvania and holds a graduate level education with a focus on hydrogeology. With extensive knowledge in geology, experience as an environmental consultant and proven leadership skills, Kevin is the go-to industry expert in the Division and is based out of the Exton, Pennsylvania main office.

Kevin began his career in the field, performing water, air and soil sampling, screening and reporting. In the following years, he transitioned to a project level role at an international engineering and environmental consulting firm where in addition to site investigation and remediation tasks, Kevin was responsible for conducting claims investigations associated with underground storage tank cases and developing reports and recommendations for insurance clients. Prior to Great American, Kevin worked as a Professional Geologist at a multinational engineering firm. His responsibilities included overseeing contaminated sites through investigation, remediation, closure, development, and execution of active and passive remediation plans in New Jersey and Pennsylvania. Kevin also acted as Remediation Group Business Development Leader and Deputy Project Manager. Kevin earned his Master of Science in geology from West Virginia State University and his Bachelor of Science in geosciences from The Pennsylvania State University. While obtaining his degree, Kevin worked as a graduate research and teaching assistant. He also holds numerous certifications, including Professional Geologist, 40-hour HAZWOPER training and HAZWOPER Supervisor. In addition, he holds a Professional Geologist certificate.

### Insurance Industry Publications

- [Mold Contamination](#), *Environmental Insider*
- [Premises Policies for Commercial Lenders](#), *Environmental Insider*

### Ask Me About...

- ✓ Environmental Liability Underwriting
- ✓ Pollution Legal Liability (PLL), Contractors Pollution Liability (CPL)
- ✓ Environmental Geology



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# Olivia Derderian

## Production Underwriting Supervisor

*Great American Environmental*

Olivia Derderian is a Production Underwriting Supervisor with Great American's Environmental Division. In her role, she analyzes environmental risk and provides coverage determinations based on data presented for Pollution Legal Liability (PLL) and Contractors Pollution Liability (CPL) products. By understanding and assessing environmental liability, Olivia offers custom insurance solutions to domestic clients. With an extensive environmental background, Olivia brings nearly a decade of engineering and underwriting experience to Great American and is based out of the New York office. In addition to her strong underwriting capabilities, Olivia spearheaded the Division's training efforts to coordinate and present underwriting and environmental data evaluation training

Prior to Great American, Olivia worked for an environmental consulting company as a Senior Staff Environmental Engineer. During her tenure, she focused on soil, groundwater, soil vapor and air sampling as part of remedial investigations and activities in the Northeast Region. In addition, she has experience in Remediation Technologies such as In-Situ Chemical Oxidation Injections. In 2021, Olivia was awarded the Break Out Award by Business Insurance which recognizes next generation insurance industry leaders. Olivia earned a Master of Science degree in Environmental Engineering and a Bachelor of Science degree in Chemical Engineering from Manhattan College. While working as a graduate research assistant, Olivia led projects monitoring water quality and field sampling to detect coliform bacteria, total phosphorous and other contaminants.

### Insurance Industry Publications

- [PFAS and Brownfield Redevelopment: Risk Management](#), *Environmental Insider*
- [A Decade of Evolving Trends](#), *Environmental Insider*
- New York Water Environment Association: Degradation of Water Quality of the Saw Mill River due to Urban Runoff, *New York Water Environment Association*

### Ask Me About...

- ✓ Pollution Legal Liability (PLL), Contractors Pollution Liability (CPL)
- ✓ Environmental Engineering and Risk Control
- ✓ Environmental Liability Underwriting
- ✓ Remedial Site Investigation and Sampling



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# Heather Boyd

## Divisional Assistant Vice President

*Great American Environmental*

Heather Boyd is a Divisional Assistant Vice President with Great American's Environmental Division. In her current role on the National Underwriting team, Boyd works to provide best-in-class environmental insurance products and services to current and prospective clients. Heather has taken on a valuable leadership role within the Division, managing an experienced team of underwriters while actively participating in the business and budgeting process. With over 20 years of environmental knowledge, she combines her industry experience with best practices to deliver custom insurance solutions to clients and is based out of the Boston, Massachusetts office.

Heather began her career with a leading environmental consulting firm in Massachusetts as an Environmental Consultant. She later joined a multinational energy corporation, where she served as Site Manager and Environmental Consultant managing remediation and related claims concerns across the Rockies and West Coast. She continued her environmental career with an environmental and social risk management consulting company, consulting on extensive oil and gas development projects in developing countries. Before joining Great American, Heather began underwriting environmental exposures with a global insurance company, drawing from her extensive prior experiences which also include environmental compliance and environmental impact assessments. She obtained her Bachelor of Science in environmental affairs with an English minor from the University of New Hampshire.



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## Insurance Industry Publications

- [Mold Contamination](#), *Environmental Insider*
- [Brownfield Coalition of the Northeast \(BCONE\) Workshop](#), *Environmental Insider*

## Ask Me About...

- ✓ Environmental Liability Underwriting
- ✓ Environmental and Social Risk and Impact Assessment
- ✓ Environmental Site Assessment



## Rich Viglianese

### Divisional Assistant Vice President

*Great American Environmental*

Richard Viglianese is a Divisional Assistant Vice President for Great American's Environmental Division. In his role on the National Underwriting team, he provides unique solutions for key clients by analyzing and implementing environmental liability insurance while also managing a group of experienced underwriters. Rich is a skilled leader dedicated to coaching his team of experienced underwriters and is based out of the New York office.

Prior to joining Great American, Rich began his career at a leading multinational finance and insurance company as an Environmental Claims Assistant working with Secured Creditor and Cost Cap policies. He held various positions of increasing responsibility and ultimately became an environmental underwriter for the New York region. His underwriting focus was initially geared towards small business environmental service and construction industries across the U.S. and Canada. After which, he transitioned his focus to larger national and corporate accounts placing insurance in the Northeast. Rich earned his Bachelor of Science degree in environmental policy, institutions and behaviors with a focus in United States environmental and resource policy from Rutgers University. Additionally, he went on to obtain an Associate's Degree in risk management from American Institute for Chartered Property and Casualty Underwriters.

### Insurance Industry Publications

- [How Premises Pollution Policies Can Benefit Site Owners](#), *Environmental Insider*

### Ask Me About...

- ✓ Environmental Liability Underwriting
- ✓ Pollution Legal Liability (PLL), Contractors Pollution Liability (CPL)
- ✓ Environmental Policy Services
- ✓ Brownfield Redevelopment and Redevelopment Risks
- ✓ CERCLA Risks



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## Kirk Davenport

### Divisional Vice President, Senior Executive Underwriter, Programs Manager

*Great American Environmental*

Kirk Davenport is a Divisional Vice President and Programs Manager with Great American's Environmental Division, also serving as a Senior Executive Underwriter. By leveraging his technical expertise with his underwriting experience, he develops best-in-class solutions for unique environmental liability accounts. He also spearheads the development and management of the Division's program initiatives. He has accumulated over 25 years working within the environmental insurance field and brings specialized guidance to the underwriting team. Kirk is based out of the Exton, Pennsylvania main office.

Prior to joining Great American, Kirk worked for a leading global insurance company where he most recently held the position of Senior Underwriter and underwrote environmental liability insurance related to fixed facilities throughout North America.

Kirk's career began as a Laboratory Technician, conducting various analyses in accordance with EPA and ASTM methods. He then transitioned to an environmental consulting and emergency response company where he conducted and managed a variety of site investigation and remediation activities pertaining to brownfields, industrial facilities and underground storage tank sites. He was later hired by a leading provider of emergency response, environmental remediation and waste management services where he implemented and managed all aspects of maintenance and remediation activities for industrial clients.

Kirk obtained his Master of Business Administration in environmental management from University of Texas at Arlington and his Bachelor of Science in microbiology from Penn State University.

#### Insurance Industry Publications

- Great American Environmental is further expanding into the Canadian market with Lions Gate Underwriting, *Environmental Insider*
- Great American Environmental launching into GL market by collaborating with an MGA, *Environmental Insider*

#### Ask Me About...

- ✓ Environmental Program Development, Potential Program/MGA Opportunities
- ✓ Risk Management
- ✓ Environmental Liability Underwriting



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## Patrick Mahoney

### Divisional Vice President, Senior Executive Underwriter

*Great American Environmental*

Patrick currently serves as a Divisional Vice President, Senior Executive Underwriter for Great American's Environmental Division. In his role, Patrick works directly with the underwriting team as a referral resource for all of the division's products, helping to ensure high quality services and efficiencies for brokers. Patrick also has the role of manager over all of the National Underwriting team's associate underwriters, helping to ensure high-quality products and efficiencies for the Division. Patrick has accumulated 20 years working in the insurance field and has been with Great American's Environmental Division since 2008, served as the regional manager for the Division's Midwest region until 2017 and is based out of the Exton, Pennsylvania main office.

Patrick entered the insurance field as a Personal/Commercial Lines Underwriter with a fortune 500 mutual insurance company and has also worked with a large, publicly traded property and casualty insurance company as a multinational underwriter where he underwrote commercial property and casualty coverages for numerous global companies. Prior to Great American, Patrick worked for a multi-line reinsurer as an environmental underwriter underwriting pollution legal liability and real estate lenders pollution policies. Patrick earned his Bachelor of Science in conservation biology from the University of Minnesota, Twin Cities. He holds the CPCU designation.

#### Insurance Industry Publications

- [2020 Environmental Exposures and Coverage Solutions – A Carrier's Perspective](#), *Environmental Insider*
- Environmental Liability Insurance for Owners, Developers, Lenders and Contractors, *Renewal & Redevelopment Media*

#### Ask Me About...

- ✓ Environmental Liability Underwriting
- ✓ Commercial Lender Liability
- ✓ Pollution Legal Liability (PLL), Contractors Pollution Liability (CPL)



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# Rick Ringenwald

## Divisional Vice President, Senior Executive Underwriter

*Great American Environmental*

Rick Ringenwald is a Divisional Vice President, Senior Executive Underwriter with Great American's Environmental Division. In his role, Rick's primary responsibilities range from product line management to contributing to program development and underwriting unique specialty accounts. He is a dynamic member of the Executive Underwriting team, managing a number of key initiatives while focusing on supporting the strategic business of the Division and is based out of the Exton, Pennsylvania main office.

He joined Great American from his previous position as Executive Vice President and regional team leader for a leading global advisory, brokering and solutions company. During a successful 15-year tenure there, he directed all environmental brokerage and business development efforts in the Northeast and Atlantic regions.

Rick began his career as an Environmental Consultant, with his efforts focused on conducting environmental due diligence for clients in the mid-Atlantic. He then transitioned to a role as corporate environmental manager at a Fortune 500 company where he was responsible for environmental, safety and health compliance along with environmental due diligence of facilities that were being acquired. He eventually spearheaded the beginning of his environmental insurance career as a regional manager focused on site pollution coverage. The longevity and environmental experience Rick has gained throughout the years has made him a recognized leader within the industry.

Rick obtained his Master of Science in environmental health from Temple University and his Bachelor of Arts in environmental studies from University of Vermont.

### Insurance Industry Publications

- [Debunking Environmental Coverage Myths and Misconceptions](#), *PropertyCasualty360*
- [Financial Assurance for the State of California - Safeguarding Your Clients' Financial Security](#), *Environmental Insider*
- [Environmental Risks of Shopping Centers](#), *Environmental Insider*
- [During unprecedented conditions, Great American's Commitment to Service Remains Constant](#), *Environmental Insider*

### Ask Me About...

- ✓ Broker Relations
- ✓ Closure and Post-Closure (CPC) Financial Assurance
- ✓ Environmental Liability Underwriting



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# Eric McCabe

## Divisional Senior Vice President, Director of Underwriting

*Great American Environmental*

Eric McCabe is a Divisional Senior Vice President with Great American's Environmental Division, serving as the Director of Underwriting. Eric oversees underwriting operations for all lines of environmental insurance products.

An attorney with an extensive environmental background, Eric provides expert guidance to his team of underwriters. Eric has accumulated 30 years of experience working within the environmental field - with over 15 years in environmental insurance. He is based out of New York.

Prior to joining Great American, Eric worked for a large internationally known insurance company. There, Eric gained environmental claims experience as he progressed within the pollution claims unit. After five years of claims, Eric decided to transfer internally to the underwriting group. This is where Eric honed his underwriting skills, dealing with complex accounts and risk transfer solutions.

Eric began his environmental career as an Environmental Chemist, conducting various organic and inorganic analyses in accordance with EPA and ASTM methods. After earning his Juris Doctorate degree, he started working at the Town of Smithtown's Department of Environment & Waterways (DEW). At that time, the DEW had the largest environmental budget of any municipality in New York State. Responsibilities of the agency included landfill oversight, State Environmental Quality Reviews (SEQR), environmental enforcement, and oversight for town environmental compliance issues pursuant to federal, state and county statutes and regulations.

### Insurance Industry Publications

- Premises Policies for Commercial Lenders, *Environmental Insider*
- National Underwriting Update, *Environmental Insider*
- A Note from Leadership – Eric McCabe, National Underwriting Director, *Environmental Insider*
- Products Pollution Liability Insurance: Another Bridge Spanning the Pollution Exclusion Coverage Gap, *Environmental Claims Journal*

### Ask Me About...

- ✓ All Environmental Coverages
- ✓ Legal Liability associated with Real Estate Transactions
- ✓ Legacy Exposure arising from Asset Acquisition



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