

# **Environmental Liability Mitigation for the Bakken**

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## ***Abstract***

*Environmental risk and liabilities for those working in the Bakken area are becoming a common ‘Front Page’ feature in most of the towns and cities of North Dakota and Montana if not the Nation. Companies involved with Bakken production are involved with: production, development, transportation, engineering, waste management, permitting, housing, and infrastructure support. As a result of production timeframes, challenging weather conditions and limited employee base, those in the Bakken have been pushed to their limits on a daily basis to get more done with ‘what cha got’.*

*As a consequence of the very nature of our business, where oil production is spread out over an area measured in tens of thousands of square miles on roads that are questionable at best and personnel working 15-20 hours a day for days at a time, things can happen. And when things happen in the Bakken they can be very expensive to respond to.*

*Typical front page articles on any given day can focus on new oil and salt water spills, pipeline releases, disposal well on fire, illegal waste disposal, injuries to employees or trucks turning over. These things happen every day and the involvement by state and federal regulators or legal counsel just tends to make a bad day even worse.*

*So how can you minimize your risk in dealing with these issues or mitigate your losses in the event of accidents or a release to the environment? Certainly there are things that individuals or companies can do to help prevent these kinds of things from occurring but at some point insurance coverage for environmental or pollution related situations can make the difference between whether a company stays in business or is forced to close its doors.*

*What kinds of risk does your company have and how can insurance coverage help in dealing with your short and long term liabilities? We’ll look at Bodily Injury and Property Damage, Cleanup Liability and Other Legal Liabilities that are common in the Bakken. Legacy assists its clients in implementing a Proactive Environmental Risk Management Strategy. We focus’ on Risk Analysis and Identification, Health and Safety, Environmental Awareness and Contingency Planning and Environmental Insurance to Achieve Risk Transfer. Due to the complexities of working in the Bakken, Environmental Insurance policies can be tailored to meet your specific business or exposure (operators, contractors, consultants, etc.).*

*By taking a focused look at where your greatest risk are it is possible to assess the best Risk Management Strategy that works for your company and Environmental Insurance can play a key part in that Strategy.*

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