



**Great Lakes Protection Fund**

1560 Sherman Avenue, Suite 1370, Evanston, Illinois 60201

Tel 847-425-8150 Fax 847-424-9832 [glpf.org](http://glpf.org)

**Funded Project**

# Insuring Environmental Improvement in the Great Lakes Ecosystem: A Collaboration with the Insurance and Great Lakes Industries

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Project No.	618
Timeline	2001 – 2005
Award Amount	\$373,000
Team Leader	Karen Shapiro, Tellus Institute

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This project promoted pollution prevention among Great Lakes companies through insurance incentives, focusing specifically on decreasing the release of persistent, bioaccumulative, and toxic chemicals (PBTs) in the Great Lakes basin ecosystem. Tellus developed and implemented a screening process to identify industry sectors as target consumers for restructured insurance products, based on PBT's emitted (amount and type), potential of business to purchase insurance product (focus on mid-sized businesses), and the number of facilities in the Great Lakes Region (for wide geographic distribution).

Besides offering general discount incentives through trade associations, this work could lead to additional pollution prevention opportunities. By enhancing data provided to insurance companies, risks posed by applicants could be better assessed and additional pollution prevention incentives could be offered.