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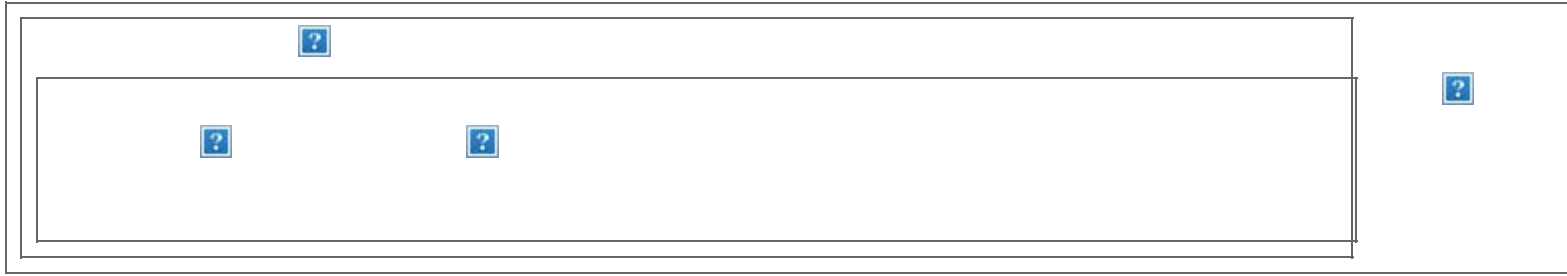
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Citizens rally together to show that fixing up the current infrastructure is more important than constructing new infrastructure elements. **Emily Harrison, Palo Alto, California.** [Read article](#)

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# Tech Knowledge and Governance: How Can Managers Integrate Technology Issues?

Molly Singer

Web sites are the public faces of local governments' technology capacity. They can facilitate service delivery and information sharing, as well as project an image of technological competence. Internet accessibility, however, is just the tip of the technology iceberg for local governments. This article discusses what the term "technology-enabled" means for local governments, why managers are engaged in technology issues, and how local governments can best plan to use technology.

## What Does "Tech-Enabled" Mean?

A tech-enabled local government strives to use technology to improve internal and external business operations. Internally, technology increases efficiency and accuracy in the performance of day-to-day tasks. These improvements can take the form of increased collaboration and greater efficiency in information collection and exchange. Improved operations can be achieved, for instance, through the use of geographic information systems (GIS) to coordinate functions and information across departments. A shared GIS enables emergency response, public safety, public works, and community and economic planning staff members to collect a single set of data and use it with a range of applications and purposes.

## Government Web Sites Are Popular and Influential!

Sixty-eight million American adults have used government-agency Web sites to

research public policy questions, send comments to public officials, and gather information about how to vote. Thirty percent of them claim that using these sites has improved their interactions with local government and increased their level of civic engagement. Additionally, a Web user's trust in governmental entities closely correlates with the perceived quality of the respective Web site.

**Elena Larsen and Lee Rainie, *The Rise of the E-Citizen: How People Use Government Agencies' Web Sites* (April 2002). This report was produced by the Pew Internet and American Life Project, Washington, D.C. ([www.pewinternet.org](http://www.pewinternet.org)).**

Externally, a tech-enabled government provides improved services and access to information. The use of the Internet is the most obvious example. A local government that is using technology for its citizens, however, might also be employing intelligent transportation systems to increase the efficiency of its traffic patterns and to diminish traffic congestion.

A tech-enabled local government ensures that its physical infrastructure serves the technical needs of its citizens, works to attract and retain organizations and businesses that are similarly advanced, and creates a more economically viable community. A tech-enabled government also purposefully addresses the digital divide among its citizens, its "haves" and "have-nots."

## **What "Tech" Qualities Does a Local Government Manager Need?**

In times when technology issues can confuse even the most proficient "techie," good leadership and management are all the more imperative. They can enable the accomplishment of these five advantages and initiatives:

1. Identification of challenges.
2. Flexibility in adapting new technologies and practices, as well as the willingness to take risks.
3. Confidence in and empowerment of the chief technology officer (CTO).
4. Education and engagement of all business operations.
5. Concentration on the human response to change.

The challenges facing a local government seeking to expand its technology capacity might include:

- Data management and accuracy overload. (With increased amounts of data, how is information to be managed, and how is accuracy to be ensured?)
- Cultural intractability: institutional barriers, trust-building problems, and misaligned roles and responsibilities.
- Budgeting difficulties.
- Digital divides within local government staff and among citizens.

## **Growing GIS Uses in Rural New York**

The Southern Tier West Regional Planning and Development (RP&D) Board in Salamanca, New York, began to use GIS to evaluate housing stock but expanded it for a range of other purposes. Southern Tier West also uses GIS to market development opportunities such as brownfields, industrial parks, and other land use development projects.

Another of Southern Tier's GIS-related projects is Community GIS, which began two years ago through a grant from the Appalachian Regional Commission (ARC). It serves as an Internet-based tool to empower local government officials in southwestern New York with GIS capabilities. With the use of ArcIMS, Southern Tier sets up the data on its server, and, via the Internet, local government officials can access information from their desktops.

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*Economic Development Digest*, published by the National Association of Development Organizations (NADO) Research Foundation (November 2002).

## Creative Services Get Tech-Savvy in Portland

Portland, Oregon, boasts more than 800 creative service firms and has made a \$6 million investment in keeping them and attracting more. This sector—high-wage industry—has recently experienced twice the job growth rate of the overall Portland economy. Creative businesses export services, making bandwidth and Internet connectivity indispensable. By developing a space for creative service entrepreneurs, Portland development officials offered a building in which they thought creative clients would prosper.

More important than the attractiveness of the building, however, bandwidth is essential to creative services. Portland's building is wired to accommodate the most advanced communications systems. The city also is embarking on a \$50,000 national ad campaign to promote itself as a hub for creative services. City officials hope that, by providing a combination of amenities, the building will attract the minds that will sustain high-wage job growth in Portland.

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**John B. Horrigan, *Cities Online: Urban Development and the Internet*, produced by the Pew Internet and American Life Project, Washington, D.C. Copyright 2001.**

Since the objectives of any tech-enabled organization include uniting informational and operational processes and using them in new ways, managers must be able to disassemble old standards and operations, understand the qualities and competencies of each of them, and envision systems assembled in new ways. Part of flexibility is the willingness to take risks and to conduct risk assessments of decisions and investments.

Managing technology requires weighing a balance of resources and outcomes. It is important that managers and staff acknowledge the presence of risk and the possibilities of failure, and that they discuss how to assess and manage risk. They also need to know how to learn from mistakes without being punished for them.

In the state of Missouri, for example, "every technology program undergoes a risk assessment before a budget is requested. The officers in oversight positions need to establish what the mitigation strategies are before big problems arise. . . . Project managers must understand the indicators that show [a project's performance]." [\[1\]](#)

A third important requirement for a tech-knowledgeable local leader is good working relationships with the CTO and staff members. Practices and advice from the private

sector can be transferred to local government management.

According to Jack Brennan, chief executive officer (CEO) of the Vanguard Group, which is a financial and information services investment company, a cooperative CEO-CTO relationship is one in which the CEO is invested in technology and the CTO is equally invested in the day-to-day business operations. In this way, both can be thinking about developing business and technology strategies jointly.

It is important that the CEO's and the chief technology officer's (CTO) commitments to each other are articulated and reflected throughout the organization so that all members of the group are thinking about ways to integrate technology and business practices across disciplines. [2]

The education and engagement of department heads and leaders to unify business functions across technology platforms is the fourth crucial aspect of management and leadership that a manager needs to bear in mind. This can be accomplished through the coordination of business functions, missions, and infrastructure upgrades. For example, Fairfax County, Virginia, has brought the operations of the county library systems, cable communications, and consumer protection under the management of the chief information officer (CIO)/CTO. (In Fairfax County, the CIO position has authority similar to a CTO.)

In addition, elected leaders, budget officers, and others need to be educated about new-business cases that cut across disciplines and about the return on investment strategies that technology investments require. Old models do not always work for new strategies, so it is important that decisionmakers and stakeholders are flexible and open to new performance standards. Such education and such partnerships will help to create institutional, political, technical, and financial support.

Everyone wants progress, but no one wants change. This reality was discussed in May 2002 at the ICMA Strategic Management Forum. One theme discussed was that of acknowledging and addressing the human changes that technology management requires. As staff members confront all logistical, technical, and business operation facets, they also must consider the human aspects of technology management.

Managers should recognize that staff members will have reactions to technology and operational changes that can be difficult to understand. Resistance may not only come from the Luddites on staff but also from the technical staff, who find themselves in new situations that require them to understand and work across program areas in new ways. In planning how to address technology management issues, the human factor is an important element that should not be overlooked.

## Online Building Permits in Georgia

In 2000, Valdosta, Georgia's construction community and city manager asked the South Georgia Regional Development Center (South Georgia RDC) to build an electronic permit system. Today, the system gives contractors and citizens the opportunity to save hours normally spent waiting in lines to purchase building, electrical, sprinkler, mechanical, and plumbing permits by logging onto [www.valdostacity.com](http://www.valdostacity.com) and completing a virtual city-hall application.

Once the permit has been approved or denied, a notice is sent to the applicant, who may pay by credit card or electronic check. Permits can be printed at the home or the office. The system has been cost-effective and convenient, compelling the city to

create more online services.

**Economic Development Digest, published by the National Association of Development Organizations (NADO) Research Foundation (October 2002)**

## Tech-Enabled Practices

Several competencies identified through ICMA University's Practices for Effective Local Government Management clearly apply to leadership and management in a tech-enabled workplace. The most applicable ones are:

*Staff effectiveness, advocacy, and interpersonal communication*, as demonstrated through team leadership and empowerment whereby an individual facilitates group relations, coordination, responsibility, and decision making across disciplines.

*Policy facilitation*. A manager helps staff, elected officials, and citizens understand the value of technology and builds cooperation and consensus among groups to achieve goals.

Operational planning, financial analysis, and strategic planning that anticipate long-term needs and that establish timetables and budgets for meeting them.

Initiative, risk taking, and innovation. Technology programs are expensive and will compete against other longstanding calls on program dollars. A leader must be innovative and must demonstrate initiative in implementing technology programs.

Technological literacy, by which a leader ensures appropriate technology uses that will improve service delivery, information sharing, and citizen engagement.

## ICMA's Technology Partners Offer a Range of Resources and Solutions to Local Governments

In addition to its traditional vehicles, publications, and networks, ICMA is establishing and sustaining diverse corporate partnerships to serve local governments that have technology management needs and challenges. In an effort to share new and innovative technology applications, solutions, and best practices, technology firms ranging from Motorola to Microsoft, among others, are working with ICMA and its members to enable local governments to improve their business processes and citizen services. For a list of current ICMA Corporate Partners and for the latest partner news, [visit the Corporate Partners section of ICMA's Web site](#)

## How to Plan and Pay for Technology

As this list of the competencies conveys, planning for a technology-enabled government and community is a multidimensional effort that requires short-term changes in business practices and orientation; medium-term planning for staffing, training, and retention; and long-term planning for the maintenance and development of technology programs and infrastructure. Likewise, planning requires refining,

unifying, and redefining goals and missions across program areas.

In developing an information technology plan, a government should keep its goals simple and measurable. For example, Fairfax County, Virginia, has enumerated six goals that are closely tied to its business objectives and service demands:

1. Provide convenient access to information and services.
2. Deliver timely and effective responses to customer requirements.
3. Guarantee a reliable communication and computer infrastructure.
4. Effectively manage the county's information and knowledge assets.
5. Effectively manage Fairfax County's technology assets.
6. Effectively manage the county's human resource assets. [\[3\]](#)

In addition to mission-driven goals, each business component of IT can involve more specific goals related to its particular objectives, such as developing infrastructure, addressing citizen issues, or improving service delivery. Local governments also have benefited from developing advisory groups and steering committees to help guide the development and implementation of such large and comprehensive planning efforts.

Steering committees are excellent opportunities to engage academic, community, and private sector partners in contributing expertise and sharing the lessons of their own experiences. Such groups of advisers also can carry the theme of integrated business operations outside the local government and can develop new civic partnerships.

Financing IT requires short-, medium-, and long-term planning whereby local governments must account for the following expenses: modernization efforts; ongoing equipment purchasing and maintenance; operations and personnel costs; attracting and keeping highly qualified, tech-savvy staff; and technology infrastructure and development. In Fairfax County, funding for IT programs comes from one of four funds that spread the cost over the three ranges of financial projections. [\[4\]](#)

## ICMA Puts the "G" in E-Gov

ICMA's Geographic Information Systems (GIS) Consortium is open to local, state, and federal government officials, private sector companies, nonprofit organizations, educational centers, and community groups. It works to:

- Encourage coordination of GIS resources among and within governments.
- Maintain a clearinghouse of information related to the management of GIS.
- Connect GIS Consortium members with private sector experts and federal agencies.

Members' benefits include participation in the GIS electronic mailing list, complimentary access to consortium publications, and participation in such activities as Webcasts and pilot projects. ESRI, an ICMA Corporate Partner, also provides complimentary registration to its user conference for local government members.

### ICMA Pilot Project: Pocket P-City

Pocket P-City, conducted with ICMA Corporate Partners ESRI and HP, has supplied 10 local governments with a mobile handheld computer (from HP) and with software (from ESRI). The pilot project, which is focusing on mobile government, addresses a range of tasks, including emergency response, IT infrastructure inventory, well and stormwater quality, inspections, and infrastructure maintenance.

### GeoSpatial One-Stop



ICMA is working to test the feasibility of, build awareness of, and cultivate support for the Geospatial One-Stop (GOS) Project within local governments. GOS is a federal initiative that seeks to provide a geographic component for use in all Internet-based e-government activities across all levels of government. Specifically, ICMA has developed and administered a survey to assess local governments' engagement with geospatial data.

Many local governments clearly do not have the staff capacity or expertise for this kind of planning and prefer hiring outside contractors for services and support. The disadvantages of outsourcing are 1) that expenses may be higher and 2) that knowledge and expertise are not institutionalized, so that they may not be adapted so easily to other business operations.

On the other hand, the advantage of outsourcing is that a local government does not need to worry about its own staffing turnovers when a staff member gains experience and expertise that can easily translate into more profitable opportunities outside local government. Of course, the inability to afford such staff members is a problem in and of itself, and project delays caused by staff turnover represent another cost.

Finally, many people recognize that an investment in IT results in cost savings through time savings, increased efficiency, improved accuracy, and greater business integration. And some IT investments can result in direct cost recovery. Many local governments fund their GIS efforts by collecting, compiling, and selling mapping information to private sector entities that use it for a range of demographic analysis and market research purposes. This fund of information—for which local governments must be careful to protect their security and privacy—is often a crucial source of funding for the maintenance of local IT efforts in general.

## **ICMA.org: Answers to Your Technology Questions**

ICMA's Web site offers a wide range of resources that can assist local governments in implementing information technology solutions. Access to these resources is simple. Go to the "Browse by Topic" section on the ICMA.org home page (<http://icma.org>), and select "[Technology](#)."

### **There Is Potential**

Like interstate highways, rural electrification, and the birth of telephone service, in their days, information technology is the newest infrastructure that our society is undertaking. And, as with these developments that went before—while there is an expense and an amount of uncertainty that went along with the introduction of each innovation—there also is a potential to improve social and economic conditions with its proper use.

As stewards of community resources, local government officials should be in the position of leading this change and of creating models of economic, educational, and civic engagement through technology resources, to help generate and support the communities they envision.

# ICMA'S Technology Management Institute

ICMA has unveiled its newest center, the Technology Management Institute (TMI), which is dedicated to helping local government executives use technology to improve government through internal management and external services.

## Purposes

TMI is working to help local government managers address the ICMA University competencies by:

- Establishing a network of local government executives who are working to understand the relationships between technology and management.
- Serving as a clearinghouse for news, strategies, and best practices.
- Providing professional development opportunities for the profession.
- Fostering partnerships among levels of government, private sector entities, nonprofit groups, and communities to promote excellence in governance.

## TMI Activities for 2003

- **GIS and GASB 34 Webcast** will be held in March 2003.
- **ICMA's Best Practices** activities (March 20–22, 2003), Tacoma/Pierce County, Washington. A special-guest plenary speaker will discuss the role of technology in governance. An ICMA University Workshop—Are You Ready for E-Government, E-Commerce, and the E-Lectorate?—also is scheduled.

There will be technology demonstrations where local government and private sector representatives will demonstrate computer applications that have been developed expressly for local governments.

The session “Managing Technology Applications in Your Back Pocket” will highlight innovative technology applications, ranging from traffic control to environmental management. Also covered will be “mobile government” and the use of technologies to document and process information so as to promote intra- or interjurisdictional data sharing.

- **Technology Leadership Forums.** ICMA is convening a group of leaders from the public and private sectors to examine technology management issues and to explore the challenges facing local governments. Forums planned for May and June 2003 will examine the role of technology in enabling local governments to fulfill their responsibilities.

- **ICMA's Annual Conference** activities will be announced in summer 2003.

- **ICMA's E-Governance Task Force.** A member-driven leadership group works to frame such technology management concerns as financing services, developing tools for varying sizes of communities, and assessing community readiness.

Through all of these activities, TMI will prepare local government professionals to manage networked, real-time, Web-savvy, and responsive organizations. Participants will formulate strategies for success in carrying out public management responsibilities affected by technology.

Functioning as a community of practice, TMI will assist managers with the ongoing, twin imperatives of understanding the impacts of rapid technological advancements and pursuing continuous improvement in governmental operations and citizen-service delivery.

[1] Ellen Perlman, "Policy, Politics and Leadership," *Governing.com* (December 4, 2002).

[2] Jack Brennan, "How to Partner with Your CEO" *CIO Magazine* (February 1, 2002).

[3] Fairfax County Information Technology 2002 Plan.

[4] Fairfax County Information Technology 2002 Plan.

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## Ethics Inquiries

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### The Silent Treatment?

**Scenario:** The city manager is fed up with the local reporters as a result of their poor coverage of city business. Because of chronic problems with their reporting, he has decided to stop speaking to them. When he mentioned this plan to the assistant city manager, the assistant raised a concern that the manager's silent treatment could run afoul of the ICMA Code of Ethics. The manager asked for guidance.

**Response:** The city manager has an obligation to keep residents informed about city business, and one of the key ways to do this is through the print and broadcast media. Tenet 9 of the ICMA Code of Ethics articulates the basic principle:

*Keep the community informed on local government affairs; encourage communication between the citizens and all local government officers; emphasize friendly and courteous service to the public; and seek to improve the quality and image of public service.*

If an ICMA member freezes out a media source merely because he or she has been critical of government operations or of the manager in particular, the member is not meeting the ethical imperative to share information openly.

Some managers who become discouraged with poor-quality print journalists turn their attention to the broadcast media. It may be easier to communicate a message directly and with less distortion through a microphone.

In many cases, managers could benefit from professional development to improve their skills with the media. ICMA's training manual *Media Relations for Local Governments*, published in 1996, is a good source of assistance. Here is an excerpt from the chapter on "Handling Interviews":

**Respond to statements as well as questions.** Address each point raised by the interviewer, regardless of whether you agree. The interviewer or audience may

assume that you agree with statements that you do not address, or they may assume that you are avoiding the issue. Make sure that questions don't contain misstatements or misassumptions. If they do, respond to these before answering. If the reporter introduces facts or data that are unfamiliar, explain that you are unable to comment until you have had a chance to familiarize yourself with the information, and offer to get back to the interviewer.

**Bridge to issues you want to raise.** Use techniques to “bridge” from the questions the reporter asks to the issues you want to raise (“But just as important is . . .,” “Another question I’m asked is . . .,” “A similar concern that citizens often have is . . .,” or “We might be overlooking . . .”).

**Don’t let a reporter put words into your mouth.** If the reporter summarizes your comments by saying, “Do you mean . . .?” or “So you are saying . . .,” don’t respond by saying “yes.” It is preferable to repeat your main ideas. (“What I am saying is . . .”) If a question contains offensive language, don’t repeat it. Reporters may quote you out of context.

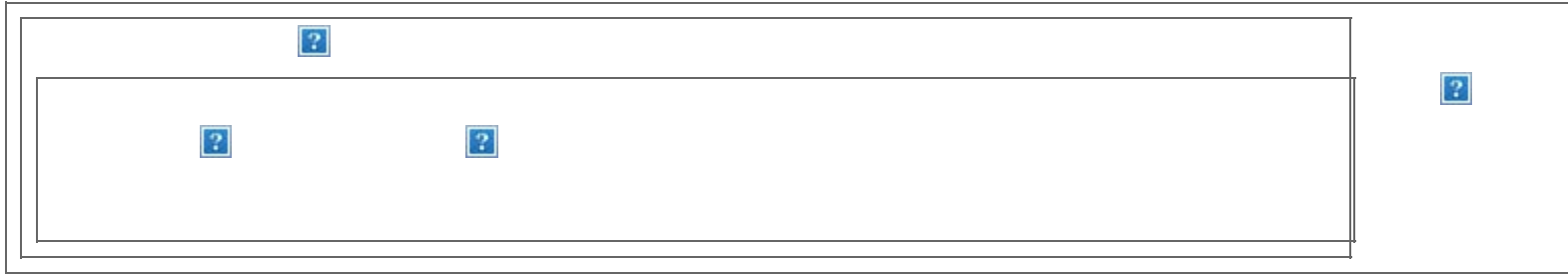
*Media Relations for Local Governments* reminds managers that they have some flexibility in how they deal with the media, like in deciding whether or not to grant an interview. If a manager agrees to an interview but the session becomes hostile, the manager may terminate it. And a manager can choose not to respond to a particular question.

Because some communities lack good media outlets, they rely on alternative ways to reach citizens, including community newsletters, cable access, and telephone-access messages.

Ethics advice is a popular service provided to ICMA members. The inquiries and advice are reviewed by the Committee on Professional Conduct, the ethics committee of the ICMA Executive Board. Some of the inquiries are revised and published as a regular feature in PM, to give guidance to members in the big and little ethical decisions they make daily. If you have a question about your obligations under the ICMA Code of Ethics, call Elizabeth Kellar at 202/962-3611 or Martha Perego at 202/962-3668.

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## Profile: Mark Ryckman

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### City Manager Called Strong Leader

Mark Ryckman is  
city manager of  
[Corning, New  
York.](#)

In five years as Corning's [New York] city manager, Mark Ryckman hasn't backed away from controversy. Faced with dilapidated housing, he sent bulldozers in to demolish two Southside houses that had been eyesores for more than a decade. Faced with employees who were caught doctoring official documents or stealing from the city, he made the incidents public and replaced those involved.

The 32-year-old Ryckman doesn't look the part of the hard-nosed municipal chief executive officer. But those who know him best say his looks can be deceptive. "He showed up with a baby face," said Albert F. Friess, who was mayor when Ryckman was hired at age 27. "Behind that is a very tough guy."

Ryckman proved tough enough to withstand withering criticism during the city's property revaluation project in 1998. He presided over the renovation of Denison

Parkway and the Bridge Street Bridge, the development of a new youth sports complex, the upgrading of the Civic Center Plaza, the development of the city's first master plan, and the controversial Big Dig water-line replacement in the city's Market Street Historic District.

Five years after he was hired at \$62,000 a year, the city's annual budget surplus is about twice the size it was when he took office. His salary has grown to \$73,410.

## **Team, Teamwork Help Manager**

Friess said the key to Ryckman's success is his ability to select managers and get them to work together. "He picks good people, and he gets the maximum effort out of all of them," Friess said. "That's a sign of good leadership."

Key appointments Ryckman has made include a police chief, a fire chief, a city finance director, a public works superintendent, and a director of planning and economic development. Not all his personnel decisions have been successful. Two of his appointees have left the job of personnel and labor relations administrator after brief tenures, and the position is again vacant.

"What he accomplished is he took control," Friess said. "There are those who say he is not cooperative in some areas and is very rigid. But he has to make decisions on what is best for everybody, and sometimes in doing that there are people who are not satisfied."

## **Service with a System**

Ryckman said the achievement he's most proud of is one that makes the others possible. "We now take a systematic approach to service delivery," he said. "Service delivery is no longer based on who is complaining the most or the loudest. It depends on what is the best use of taxpayers' money."

Ryckman said facing up to tough decisions is not about being macho but about living up to his responsibilities. "I've done what I thought was best and what any responsible person would do," he said.

He credits his staff, including his assistant, Dawn Koseba, with keeping many issues off his desk and allowing him to focus on the big picture. He said the staff is talented enough to run a much larger and more complex city. "I don't see myself in the role of boss," he said. "What I see myself as is a coach, a facilitator, and a resource for the department heads. I'm here to help them do their jobs better. It's not me calling the shots daily in their departments."

Ryckman said his five years on the job have increased his patience and helped him look at all sides of an issue before making a decision. As he has matured in the job, his age has become less of an issue. "(Mayor) Al (Alan D.) Lewis jokes around and says he has socks older than I am," Ryckman said.

## **Office Has Its Detractors**

Ryckman came to Corning from Calais, Maine, a community of 4,000 where he served as city manager for three years. He was chosen from a field of 45 candidates. He and his wife, Karen, have two children, Matthew, 11, and Catherine, 7. He is the city's second manager since Corning adopted the city manager form of government in

a 1994 referendum. The first manager, Suzanne Kennedy, left after two years in the post.

One of Ryckman's major local detractors is Sylvia K. Huber, president of the Corning Area United Taxpayers Association. The group has been highly critical of the city manager form of government and has lobbied against tax increases.

"The city manager was supposed to cover all the areas we are now hiring other people for, such as labor-management negotiations and grant writing," Huber said. "It's very difficult even to get in contact with him. He is very ineffective, and the best thing that could happen to the city of Corning right now is for him to find a job elsewhere,"

Huber blames Ryckman for the city's nearly \$20 million debt, which causes the municipality to spend more on debt service annually than it does on police or fire protection. But Friess said Ryckman can't by himself add a penny to the city's indebtedness. "He doesn't create that debt; the council creates that debt," Friess said.

Leon Bourdage, a Corning jeweler, said he found Ryckman upbeat, cooperative, and helpful when he approached him last year about organizing a Ferrari show in the city. "He could see the vision behind it," Bourdage said. "He was very encouraging and did what he could to help us follow through. He made a point of showing up for a couple of the events. I approached him again this year, and his attitude was 'What can we do to help you?'"

## **Manager Wants to Stay**

On average, city managers last about three to five years in a job. When Ryckman was hired, he said he planned to stay in Corning for seven to 10 years. Today, he says his family is integrated into the community, and he's still excited about going to work.

"Someday, I'd like to move up, but for the foreseeable future I'd like to be here," Ryckman said. "I've bought a house, I have a big garden, and I'd like to stay here several more years. I love this community."

The city manager said his top priorities as he enters his sixth year on the job include finding new sources of income; continuing to upgrade the city's streets, its sewer system, and its housing; and locating funds to replace the main water reservoir.

Ryckman serves at the pleasure of the Corning City Council, which gave him the second-highest rating possible in his last performance evaluation. "It's a sophisticated and well-thought-out evaluation process, and every year the man gets a raise in pay," Friess said. "We were fortunate to find him, we were wise to hire him, and we've been blessed with his performance."

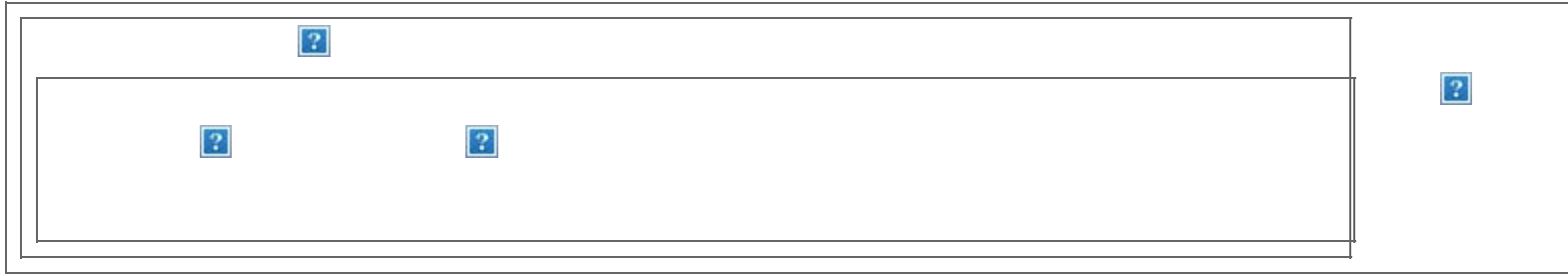
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## Corporate Profile: Zurich North America

### Working with Local Governments to Help Manage Environmental Risks

 The Zurich North America Environmental & Design Professional group provides a host of liability coverages that protect against a range of unforeseen environmental and design professional exposures. With our experience and resources, we can craft total insurance programs to address the most sophisticated risk management needs. Some of our many product and service offerings include lender liability, real estate environmental liability, environmental impairment liability, storage tank pollution liability and architects & engineers professional liability.

### Insurance Solutions for Environmental Liabilities

Zurich offers straightforward and affordable protection to local governments against potential environmental liabilities related to landfills, underground storage tanks, wastewater treatment plants, recycling facilities, maintenance facilities and currently owned airports.

Whether your needs are simply to comply with underground storage tank regulatory requirements or you are concerned about your jurisdictions' exposure to the liabilities associated with Superfund or the redevelopment of a

contaminated property, Zurich's portfolio of insurance solutions provide you with assured/secure financial protection.

## **Encouraging Brownfields Redevelopment**

The redevelopment of previously contaminated properties is vital to the economic rejuvenation of many communities. The appointment of liability for the cleanup of contaminated sites and the long-term care after remediation is complete, often presents barriers to the redevelopment process.

Zurich has worked with local governments, developers, environmental regulators, and contractors to solve these difficult liability issues. With carefully integrated insurance and risk management products, the interests of all stakeholders in a brownfields transaction can be met for successful redevelopment. Coverage can be customized to provide remediation, stop-loss protection, cleanup of previously undiscovered contamination, and third party liability coverage for redevelopment projects.

Our underwriters work with dedicated claims and risk management teams to help further manage potential liabilities that can arise from unforeseen environmental and design professional exposures. For more information, please visit [www.zurichna.com/environmental](http://www.zurichna.com/environmental) and [www.zurichna.com/designprofessional](http://www.zurichna.com/designprofessional) or call us at 866-860-7292.

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