





Zurich gas and oil solutions



Zurich oil and gas risk transfer solutions

Zurich's energy group provides a broad range of risk solutions and risk engineering and claims support to meet the specific needs of customers involved in the exploration and production of oil and gas worldwide. Zurich is a global leader in the oil and gas industry with dedicated property and casualty underwriting teams in North America averaging more than 20 years of experience.

Casualty	Property	International casualty	Other available products
<p>Zurich's custom casualty products are designed to help you protect your business and the health and safety of your most valuable asset – your employees. Zurich has been providing casualty solutions to the oil and gas industry for over 20 years.</p> <p>Primary casualty program structures</p> <ul style="list-style-type: none"> Guaranteed cost Intermediate and large deductibles/excess workers' compensation SIR programs Fully fronted programs Captives Bundled and unbundled claims services <p>Primary casualty</p> <ul style="list-style-type: none"> Primary general liability, commercial auto and workers' compensation Workers' compensation coverage extensions including USL&H and Jones Act Excess workers' compensation General liability (admitted and non-admitted) Customized general liability with ability to provide time element pollution, underground resource and equipment coverage, owned and non-owned watercraft Minimum premium: \$100 K <p>Excess casualty – A/B occurrence form</p> <ul style="list-style-type: none"> Capacity up to \$25 MM Excess follow form policy Occurrence reported policy form available to qualified insureds Available time element pollution coverage Program includes: Worldwide coverage, crisis management extension Excess aviation, excess watercraft (owned and non-owned) 	<p>Oil and gas operations present unique risks. Zurich has a dedicated team of energy insurance professionals who can design insurance programs to help protect your oil and gas operations against the risks encountered in this challenging market.</p> <p>Onshore property</p> <ul style="list-style-type: none"> Capacity up to \$150 MM Physical property and equipment coverage against loss from named perils or all risk Business interruption coverage for business expenses and loss of income resulting from an insured peril <p>Broad policy coverage can be designed to include</p> <ul style="list-style-type: none"> Additional insurance to insure against flood and earthquake Buildings in course of construction Boiler and machinery Transit coverage Newly acquired assets and operations <p>Full range of oil and gas operations</p> <ul style="list-style-type: none"> Processing Construction 	<p>Zurich offers seamless access to a vast range of casualty programs for oil and gas companies with risks in the U.S. and virtually around the world. Our global network includes Zurich offices and strategic partnerships in more than 170 countries.</p> <p>International casualty (primary) – Master policies and global programs (5 MM/10 MM/10 MM)</p> <ul style="list-style-type: none"> Foreign primary admitted and non-admitted general liability, including time element pollution Foreign admitted and excess auto liability and physical damage Foreign voluntary workers' compensation Employer's liability <p>Multinational Insurance Proposition (MIP)</p> <ul style="list-style-type: none"> Addresses issues associated with Foreign Premium Tax (FPT) and licensing laws governing admitted insurance, ensuring compliance with local licensing laws Helps ensure all allocated and associated FPT are paid as prescribed by local regulatory <p>Can provide Defense Base Act (DBA) coverage</p> 	<p>Zurich offers additional coverages to address the many exposures of oil and gas operations.</p> <p>Marine</p> <ul style="list-style-type: none"> Inland marine Cargo Hull and marine liabilities <p>Construction</p> <ul style="list-style-type: none"> Builders Risk Wrap-Up <p>Specialty lines</p> <ul style="list-style-type: none"> Directors & Officers (D&O) Errors & Omissions (E&O) Surety Political risk <p>Environmental</p> <ul style="list-style-type: none"> Z Choice® 
<p>Product highlight United States Longshoremen's and Harbor Workers' Compensation Act (USL&H) Zurich is a leading provider of workers' compensation coverage for a growing list of marine-related businesses. We offer options including USL&H coverage with no restrictions based on percentage of USL&H payroll to the payroll for the overall operations.</p> <p>Program structure flexibility Program structure can be amended over time as the size of the account grows.</p>	<p>Product highlight Zurich onshore property provides coverage via manuscript or filed policy forms. We provide coverage for all phases of the oil and gas operation from exploration through recovery and final processing. Our significant capacity enables us to be a leading partner in addressing the insurance needs of the oil and gas industries.</p>	<p>Product highlight Defense Base Act (DBA): Workers' compensation insurance for employees of federal contractors working outside the country on military bases or engaged in overseas public works or similar contracts funded by the U.S. Government.</p> <p>Zurich can be your key market for DBA needs and deliver the coverages and services needed on a worldwide basis.</p>	<p>Zurich collateral alternatives eZ Trust™ allows customers to earn investment income on amounts posted as collateral eZ CD™ provides a low-risk instrument with market rate investment return Letters of Credit (LOC) <i>*Ask about other available credit and cashflow options.</i></p>



Zurich offers solutions for these segments

Upstream (onshore and offshore)

- Exploration and production companies
- Drilling, workover and well service companies
- Oil field service contractors
- Oil lease operators

Midstream

- Pipelines and pipeline operators
- Gathering systems
- Pipeline contractors

Downstream

- Refineries
- Plant maintenance contractors
- Petrochemical
- Bulk storage plants and terminals

Industry support groups

- Manufacturers and distributors of oil and gas related products
- Transportation companies

Why Zurich for your oil and gas insurance solutions?

- As the first domestic service provider to attain ISO 9001: 2008 certification, Zurich Risk Engineering is committed to operational excellence by continuously improving its service quality and performance.
- Every energy casualty customer is assigned a single point of contact for all underwriting needs and a claims service account executive to coordinate claims service.
- Our claims services are delivered through a seamless global network of Zurich offices and strategic partnerships in more than 170 countries.

- Over 150 oil, gas and petrochemical location risk assessment gradings have been completed to facilitate worldwide benchmarking against peers.
- Zurich is one of the top three energy insurance providers with customer relationships averaging over 4 years.
- Zurich's financial ratings remain strong. For ratings and financial information about Zurich Financial Services Group, visit www.zurich.com

Zurich claims and risk management services for oil and gas

Risk engineering solutions Over 70 risk management services and 17 online tools are available to help mitigate losses and reduce both operational and financial risks. Zurich global network of risk engineering spans more than 35 countries and as of May, 2011 includes more than 800 risk engineers – 20 North America-based engineers exclusively dedicated to the energy industry.*

Customer need	Zurich solutions	Customer benefit
A customer's claims frequency and cost per claim is on an escalating trend creating increased concern regarding their experience modification rate (EMR). An increased EMR would adversely affect further contract potential and relationships with operators.	<ul style="list-style-type: none"> Zurich benchmarking and trending reports used to determine safety activities Absence management and Return to Work (RTW) programs PPO and other medical provider networks available Site audits with a purpose to target loss drivers at your rig or permanent site Soft Tissue Injury Prevention Program (STIPP) 	<ul style="list-style-type: none"> Benchmarking and trending reports allow the customer to compare to others in their industry. These tools also enable Zurich Risk Engineering and safety professionals to create a proactive customer service plan. Absence management and RTW are designed to help reduce the number of lost work days and overall cost of claims. Utilization of the PPO and other medical provider networks can result in measurable claims-cost containment. Implementation of a soft tissue injury program increases awareness of factors that may contribute to soft tissue injuries and can help better control the exposures and risks affiliated with this type of worker injury.
A midstream customer is concerned with an increase in out-of-service DOT violations, and worries that a full DOT audit may be forthcoming.	<ul style="list-style-type: none"> DOT Mock Audits 10-4 Defensive driver training program Virtual Risk Manager – Fleet 	<ul style="list-style-type: none"> Zurich's DOT "Mock" Audit can help identify deficiencies as well as offer recommendations prior to a full DOT audit. Defense driver training builds awareness of safe driving techniques and can help to mitigate unsafe driving practices that could result in costly claims. The Virtual Risk Manager – Fleet assesses drivers with less than favorable driving attitudes and tracks the required DOT medical, drug and alcohol testing and MVR requirements.
A refining and petrochemical customer experiences a minor chemical release due to operator error resulting in minor respiratory injuries to employees.	<ul style="list-style-type: none"> Zurich's Certified Industrial Hygienists (CIHs) Zurich's Hazard Analysis training 	<ul style="list-style-type: none"> Trained hygienists can conduct samplings that help identify and assess potential sources of employee exposure to hazards. ZHA training increases awareness to the "What if" scenarios in daily operations.

Claims services

In a 2008 survey, 95% of our customers ranked Zurich higher than competitors for claims responsiveness and services. Zurich has a network of over 60 claims offices nationwide, and claims capabilities in over 170 countries.

- Special Investigations Unit (SIU)** collaborates with law enforcement agencies and oversees anti-fraud activities.
- Reduce cost of litigation** – Zurich's management litigation team of staff counsel, mediation and arbitration professionals are available to help settle alternative dispute resolutions.
- Quick claims response** – Zurich's knowledge of the industry and experienced claims specialists can help expedite the claims process as well as manage future losses.

Claims service highlight

- Zurich C.a.r.e.® Directory Online** allows you to access the Zurich's preferred provider network of physicians and hospitals.
- Zurich operates using paperless claim files. **Zurich's RiskIntelligence® loss management tool and RiskImage® system** allow claim activity to be monitored online.

Zurich

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* In Canada, services are performed by risk specialists

The information in this publication was compiled from informational purposes only and is intended as a general description of certain types of insurance and services available to qualified customers through individual member companies of Zurich in North America, including Zurich American Insurance Company and Zurich Insurance Company, Ltd. Each individual policy is the contract that specifically and fully describes the coverage. Risk engineering services in the U.S are provided by Zurich Services Corporation.

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Your oil and gas connections

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