Energy & Marine Overview

Zurich Energy & Marine offers large-scale solutions and capacity for domestic and multinational companies engaged in Energy, including oil, petrochemical, mining, exploration, production and power generation. We are also one of the leading underwriters of Marine insurance solutions, serving customers in international trade, marine construction, terminal operations or other Marine-related businesses.

Property Appetite
Onshore Property
- Alternative energy (solar, wind, biofuels)
- Gas plants
- Hydroelectric plants
- Independent power producers
- Mining operations
- Oil
- Petrochemical
- Pipelines

Exploration & Production
- Mid-sized and large integrated energy companies
- Oil & gas lease operators
- On/offshore drilling contractors

Restrictions
- U.S. Gulf of Mexico wind peril (Exploration & Production)

Product Breadth
- Onshore property coverages (available on a global basis) for property damage, machinery breakdown and business interruption (time element) as a result of direct physical loss or damage
- Exploration and production coverage, also available on a global basis, including coverage for:
  - Control of well and extra expense
  - Loss of production income/loss of hire
  - Offshore fixed platforms and pipeline physical damage
  - Onshore and offshore drilling rig physical damage
- Energy casualty coverages outside the U.S., including:
  - Excess Liability
  - General Liability
  - Other available products: Marine (Inland Marine, Cargo, Hull and Marine); Construction (Builders Risk, Wrap-up); Specialty lines (D&O, E&O, Surety, Trade Credit and Political Risk); Environmental Z Choice® (Site), Captive Services and Employee Benefits

Casualty

Appetite
Most preferred
- Oil and gas – upstream, midstream and downstream
- Mining – coal and hard rock, above ground and below ground
- Utilities – power generation and distribution
- Alternative energy

Least preferred
- Propane / LPG
- Water/sewer utilities
Product Breadth

Lines of business, coverages and programs

- WC, GL, Auto, Umbrella ($25M capacity) and International
- WC coverages include USL&H and Maritime
- GL coverages (both admitted and non-admitted options) include underground resource and equipment coverage, owned and non-owned watercraft, failure to supply and pollution liability endorsements with flexible reporting and discovery triggers
- Umbrella/Excess coverages include A/B Occurrence Form, Straight Excess Follow Form, High Excess Follow Form, Claims Made and Occurrence Reported
- Admitted Lead Umbrella in all 50 States and have flexibility of writing non-admitted for each policy
- Umbrella/Excess coverage includes a $250,000 sublimit for casualty business crisis expense regardless of fault arising from a casualty business crisis. The coverage responds first dollar for such expenses
- Program structures include Deductibles, Matching Deductibles / Fronts, Guaranteed Cost, SIR’s and Captive Programs
- Other available products: Marine (Inland Marine, Cargo, Hull and Marine); Construction (Builders Risk, Wrap-up); Specialty lines (D&O, E&O, Surety, Trade Credit & Political Risk); Environmental Z Choice® (Site) and Employee Benefits

Alternative/Renewable Energy Segment

- Middle, commercial and large sized accounts (no minimum account premium requirement)
- Wind, solar, hydropower, biofuels, biomass, geothermal and ethanol sectors
- Manufacturing/distribution: products supporting the alternative energy sector

Energy Primary Casualty Program Structures

- Guaranteed Cost Programs
  - Paid loss, incurred loss, “pre-funded” cash flow options
  - Aggregate stop loss, “clash” deductibles, “corridor” deductibles
  - Excess of SIR (WC, GL and Auto) – No standalone Excess WC
- Collateral Options
  - Letter of Credit
  - Zurich EZ Trust®
  - Reg 114 Trust
  - ACH Credit
  - Collateral buy-downs
  - Collateral transition product
- Coordination with single-parent captives and other captive arrangements

International Energy Casualty

International includes master policies & programs, delivering solutions in 200+ countries and territories, and the ability to match local limits to a master policy.

- Electric, gas and cogeneration operations
- Energy service contractors
- Exploration companies
- Gas plants
- Mining
- Oil companies
- Oil refineries
- Petrochemical plants
- Pipelines
- Utilities
Access to a vast range of programs:

- Zurich-owned Sponsored Cell Captive offers multinational insureds a compliant, protected cell, loss sensitive solutions for GL, Auto and Foreign Voluntary Workers’ Compensation. This program provides the customer with the benefits of a captive without the administrative burdens.

- International primary casualty – master policies and global programs (5MM/10MM/10MM), foreign primary admitted and non-admitted GL, including time element pollution, foreign admitted and excess auto liability and physical damage, foreign voluntary workers’ compensation and employer’s liability.

- Zurich’s award-winning** Multinational Insurance Application provides Energy customers with greater assurance that their insurance programs will comply with local insurance and premium tax regulations.

- Supply chain insurance, assessment and mapping.

Mining Segment

- Middle, commercial and large sized accounts ($200,000 account minimum premium)
- Hard/soft rock (above/below ground): natural minerals, metal, non-metal
- Coal (above/below ground): manufacturing, processing and prospecting
- Mining contractors and manufacturers

Oil & Gas Segment

- Middle, commercial and large sized accounts ($100,000 account minimum premium)
- Upstream (onshore/offshore exploration and production): drilling, energy service contractors
- Midstream: pipeline operators oil/natural gas, transmission systems, construction contractors, storage facilities, LNG plants, blending, terminals
- Downstream: refining, maintenance, petrochemical
- Manufacturing/distribution: products supporting the oil and gas sector

Power Generation/Utilities Segment

- Middle, commercial and large sized accounts ($100,000 account minimum premium)
- Power generation (coal, gas fired, hydroelectric): power plants, cogeneration, electric utility, transmission
- Energy service contractors
- Manufacturing/distribution: products supporting the utilities sector

Value-added services available to qualified customers

- Absences Management and Return to Work Programs
- DOT Mock Audits
- RiskIntelligence® loss management and RiskImage® system
- Soft Tissue Injury Prevention Program (STIPP)
- Virtual Risk Manager® Fleet
- Zurich C.a.r.e® Directory Online
- Business Continuity Plan assessment and consulting

(** 2012 Business Insurance Innovation Award)
Marine

Appetite
Global Corporate Relationship and Market customers with a focus on cross selling to current customers, as well as customers with the following profiles:

Ocean Marine
- Charterers
- Distributors/Wholesalers
- Importers/Exporters
- Manufacturers
- Passenger-carrying vessels, including head boats, ferryboats and excursion boats
- Research vessels
- Stevedores
- Terminal operators
- Tug and barge operations
- Vessel builders/Shipyards
- Wharf owners
- Marine construction
- Shipbuilding and repair

Inland Marine
- Trucking companies, common and contract carriers in local and intermediate delivery
- Building contractors
- Street & road contractors, including bridge and elevated highway construction
- Municipal operations
- Quarries

Product Breadth
- Bailees’ Legal Liability
- Cargo Legal Liability/Carriers Legal Liability/Air Legal
- Cargo capacity up to $100M Vessel/Air
- Commercial Hull & Machinery/Protection & Indemnity (Strong cross-sell with Energy, Environmental and Construction)
- Commercial Inland Marine lines (Contractors Equipment; Motor Truck Cargo Liability)
- DSU (Delay in Start-up)
- Inland Transit (truck/rail)
- Marine Umbrella/Follow Form Excess Liability (Strong cross-sell with Energy, Environmental and Construction)
- Motor Truck Cargo Legal Liability
- NVOCC/Indirect Air Carrier
- Ocean Cargo/Air Cargo
- Primary Marine Liability (Strong cross-sell with Energy, Environmental and Construction)
- Stock Throughput (STP)
- Warehouse Legal Liability
- Warehouse Storage
- War Risks/Strikes, Riots & Civil Commotion (SR&CC)
Value-added services available to qualified customers

Dedicated Marine Risk Engineers worldwide who can consult on challenges such as

- Dock, terminal and port operations
- International cargo shipments
- Cargo storage, packing and delivery
- Container load and stow operations
- Contract labor providers
- Marine construction
- Business Continuity Plan assessment and consulting
Customized Risk Engineering

The energy industry is too diverse and complex to ever offer a “template” solution to our customers. Every company, every operation and location presents its own unique operations and exposures. That’s why you’ll find our risk engineers on-site for up-close and personal assessments leading to the most appropriate risk management plan. Our risk engineers are there to deliver what matters; when it matters most.

Key features of our risk engineering services include:

- An Account Engineer (AE), your single point of contact for designated Energy customers, helping customers develop customized service plans
- Risk engineers who average more than 15 years of industry experience; the majority of our risk engineers have worked in the energy sectors that they service
- More than 900 risk engineers worldwide, 25 dedicated exclusively to energy in North America*
- On-demand risk engineering tools available to every customer

On-demand risk services

Zurich can provide energy customers with a package of services to address specialized risk engineering needs:

- Virtual Consulting – Identifies top risks for companies in your industry, and advice on ways to manage each of them
- RECAT (Risk Engineering Claims Analysis Template) – Analyzes customer claims data to identify trends, and how to better focus loss control efforts
- TrainFirst – Access to thousands of web-driven video training courses that help you optimize risk management efforts across identified areas of need
- eZ Transition® – Online analysis tool helps you determine the potential financial benefit of implementing a return-to-work program
- ZEER (Zurich Environmental Emergency Response) (for customers with pollution coverage) – Access to online reporting of environmental emergencies
- Online Risk Grading & Assessment – A free iPad application enabling risk engineers, brokers and customers to model and weigh a variety of risk scenarios and possible corrective actions
- 10-4 Defensive® Driver Training – An innovative, multimedia driver training system to educate your employees on the psychological and tactical aspects of safe driving

*As of November 2014
Our value to customers

• One of the few insurers with a single, dedicated Energy unit providing insurance, risk engineering and claims solutions for gas, petrochemical, natural resources, mining and power generation customers of all sizes

• One of the largest Marine insurers, with over 300 Global Marine professionals and specialized Marine offices in 38 countries

• Zurich’s primary, excess and international Energy and Marine underwriters are all part of one group working closely to provide integrated solutions to Energy and non-Energy customers

• One of the few carriers to have international placement specialists dedicated to the Energy and Marine space

• A global leader in the power generation segment, with property and casualty underwriting teams in North America averaging more than 20 years of experience

• A dedicated Marine Recovery Team to maximize subrogation returns and help improve program results

• Business Continuity Plan assessment and consulting to help customers better understand the risks they face and build effective strategies to mitigate them

• A global claims team of experienced professionals, including dedicated Claims Account Executives and Qualified Average Adjusters to help settle Energy and Marine claims quickly and efficiently
Contact

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