

Zurich oil and gas 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

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.

Primary casualty program structures

- Guaranteed cost
- Intermediate and large deductibles/excess workers' compensation
- SIR programs
- Fully fronted programs
- Captives, including a new Sponsored Cell Captive solution
- Bundled and unbundled claims services

Primary casualty

- 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)
- Limited pollution (select accounts)
- Failure to supply coverage in accordance with ISO
- Customized general liability with ability to provide time element pollution, underground resource and equipment coverage, owned and non-owned watercraft
- Minimum premium: \$250K

Excess casualty

- A/B occurrence form
- 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)

Property

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.

Onshore property

- 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

Broad policy coverage can be designed to include

- Additional insurance to insure against flood and earthquake
- Buildings in course of construction
- Equipment Breakdown
- Transit coverage
- Newly acquired assets and operations

Full range of oil and gas operations

- Processing
- Construction

International casualty

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 200 countries and territories.

International casualty (primary) – Master policies and global programs (5 MM/10 MM/10 MM)

- 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

Multinational Insurance Application (Zurich MIA)

- Addresses issues associated with Foreign Premium Tax (FPT) and licensing laws governing admitted insurance, helping to align with local licensing laws
- Helps ensure all allocated and associated FPT are paid as prescribed by local regulatory

Other available products

Zurich offers additional coverages to address the many exposures of oil and gas operations.

Marine

- Inland marine
- Cargo
- Hull and marine liabilities

Construction

- Builders Risk
- Wrap-Up

Specialty lines

- Directors & Officers (D&O)
- Errors & Omissions (E&O)
- Surety
- Trade Credit & Political Risk

Environmental

- Site & Pollution Coverage

Supply Chain

- Supply Chain Insurance

Captive Services

Employee Benefits

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

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

Industry support groups

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



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 includes more than 800 risk engineers – with 30 North America-based engineers exclusively dedicated to the energy industry.

Customer need	Zurich solutions	Customer benefit
<p>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.</p>	<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.
<p>A midstream customer is concerned with an increase in out-of-service DOT violations, and worries that a full DOT audit may be forthcoming.</p>	<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 helps to assess workers' driving attitudes and tracks the required DOT medical, drug and alcohol testing and MVR requirements.
<p>A refining and petrochemical customer experiences a minor chemical release due to operator error resulting in minor respiratory injuries to employees.</p>	<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 provides a new and open approach to hazard analysis that has been proven effective in multiple industries.

Claims services

Zurich delivers the global response of a team of more than 8,000 claims professionals helping customers in more than 200 countries and territories, including more than 3,000 claims professionals assigned to over 60 claims offices in North America.

- **Special Investigations Unit (SIU)** collaborates with law enforcement agencies and oversees anti-fraud activities.
- **Reduce cost of litigation** – Zurich's litigation management 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 RiskIntelligence** provides customers with a powerful, web-based tool delivering exciting capabilities to monitor, understand and use risk data to help manage and reduce cost of risk.



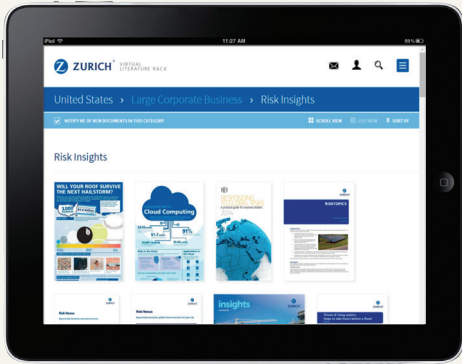


Serving your needs

Our specialists are in many locations around the globe, including: Buenos Aires, Calgary, Chicago, Denver, Dubai, Hong Kong, Houston, London, Melbourne, New York, Philadelphia, Singapore, Toronto and Zurich.

For more information visit:
zurichna.com

Get access to solutions and risk insights on the Zurich Virtual Literature Rack. Download to your iPad from the App Store or visit: **zurichvlr.com**



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