Zurich utilities solutions
Zurich risk transfer solutions for utilities and power generation

Zurich’s Energy group provides a broad range of risk solutions and risk engineering and claims support for utility customers worldwide. Zurich is a global leader in the power generation segment with 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 experienced underwriters able to tailor solutions for utility operations.

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, owned and non-owned watercraft
- Minimum premium: $250K

Excess casualty
- A/B occurrence policy 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

Power generation is highly specialized and coverage needs to be tailored to address the individual risk of the insured. Zurich’s team of highly skilled underwriting specialists understand these risks and offer a full range of risk management solutions. Zurich is a recognized leader in the growing power generation market segment. We strive to maintain a strong market presence and provide each customer with a high level of service and access to our outstanding technical experience.

Onshore property
- Capacity up to $250 MM

Broad policy coverage
- Property damage and time element as a result of direct physical loss or damage
- Buildings in course of construction
- Transit coverage
- Equipment Breakdown
- Contingent business interruption, service interruption and associated extensions of coverage

Full range of utility operations
- Construction
- Power production
- Electric sub stations
International casualty

Zurich offers seamless access to a vast range of casualty programs for utilities 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 authorities

Other available products

Zurich offers additional coverages to address the many exposures of utility and power generation 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**

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**Zurich offers solutions for these segments**

**Utilities**
- Power generation (coal, gas fired, hydroelectric)
  - Power plants
  - Cogeneration
  - Transmission
  - Distribution
- Power suppliers (retail and wholesale)
- Gas and electric utilities
- Independent power producers

**Industry support groups**
- Manufacturers and distributors of products that support the utilities sector
- Plant maintenance contractors
- Utility service contractors
## Zurich claims and risk management services for utilities

### Risk engineering solutions

Zurich’s global network of risk engineering spans more than 35 countries and includes more than 800 engineers – with 30 North America-based engineers exclusively dedicated to the energy industry.

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<th>Customer need</th>
<th>Zurich solutions</th>
<th>Customer benefit</th>
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| A power generation customer had requested Zurich Risk Engineering to conduct several property and machinery breakdown assessments at various locations across the United States. A review of transformer oil testing revealed that several of their 125 MVA transformers were showing signs of internal sulfur corrosion. Corrosion of this type has been known to lead to significant failures including internal arcing and fires resulting in a potential loss of over $2M and extended outage time. | • Provide customer with a complete assessment relating to their property and machinery breakdown exposures.  
• Provide recommendations including means and methods for oil sampling and electrical testing to avoid failure and increase productivity. | • Dedicated account engineer to provide customers with a single point of contact  
• Customized risk engineering services reflecting a customer’s individual needs including loss and exposure reduction  
• Risk assessments and related services with consistent structure, quality and output around the world  
• Risk engineers are trained to the same high standards globally, ensuring a consistent level of expertise and service |
| A large energy customer had entered into an Owner Controlled Insurance Program (OCIP). During the first year of the program they asked Zurich Risk Engineering to assist them in driving the cost per work hour down to achieve higher profitability. | • Zurich benchmarking and trending reports were used to determine loss trends.  
• Root cause analysis identified the cause of an increase in soft tissue injuries.  
• Zurich’s Soft Tissue Injury Prevention Program (STIPP) was introduced to the customer at the corporate level.  
• Site audits were conducted to determine the level of field involvement.  
• The Zurich Absence Management Group was asked to assist with existing claims to help contain cost further. | • Allowed the customer to fully implement a proven methodology that focused on a known loss leader  
• Drove the cost / work hour down from $0.71/hour to $0.18/hour over a three-year period  
• Implementation of absence management and Return to Work (RTW) programs resulted in the reduction of the number of lost work days and overall cost of claims.  
• Utilization of the PPO network and other medical provider networks resulted in measurable claims cost containment. |
| During a normal site assessment at a coal-fired plant the fire protection for the main coal conveyor was found to be inadequate due to obstruction of the sprinkler heads, lack of hot spot detection and absence of fire protection. | • A property fire assessment was completed detailing the impact a fire would have on a single conveyor system.  
• Recommendations were made on how to upgrade the system using “industry best practices”. | • Based on Zurich’s recommendations the customer upgraded their system preventing a potential multi-million-dollar loss.  
• Recommendations were implemented at other coal-fired plants changing the way they viewed their exposures. |
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 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 professionals 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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