

Insurance Solutions for the Energy Industry Chubb offers a full spectrum of insurance products designed to meet the needs of the energy industry.

Chubb's Energy Industry Practice understands the complex spectrum of risks experienced by today's energy sector. We recognize the unique exposures associated with energy companies, and our global operation in 54 countries and territories positions us to support today's energy industry with best-in-class products, risk management services, and claims handling capabilities.

Our target classes include:

















We have consistent appetite across our target classes.

Chubb Global Casualty

The Chubb Global Casualty team offers a wide range of customized primary casualty products and dedicated underwriting teams to meet the needs of companies and organizations operating in the traditional and renewable energy marketplace.

Domestic Exposures

For mid-sized to large companies with U.S. exposures, Chubb Global Casualty offers maximum flexibility in program customization.

- ► Workers compensation, general liability, and auto liability
- ➤ \$250,000 minimum retention for workers compensation
- ► Large deductibles
- ► Bundled and unbundled claims capabilities
- ► Multiple-line capabilities
- ► Electronic policy delivery and service available through Worldview®

International Exposures

For U.S.-based corporations and multinationals with large or complex energy operations and exposures outside the United States, Chubb Global Casualty's solutions include U.S. Controlled Master Program policies with admitted local policy placement(s), flexible program structures, and tailored risk transfer options.

- ► General and auto liability
- Voluntary compensation, workers compensation, and Defense Base Act
- ➤ Capacity up to \$10 million per occurrence/aggregate
- ► Worldwide network of local admitted insurers
- ► Captive capabilities
- ► Real-time programs delivered via the Chubb Worldview platform



Chubb Excess Casualty Energy

Chubb Excess Casualty provides Lead Umbrella and Excess Liability solutions for clients in the Energy and Chemical sectors on both a supported and unsupported basis.

- ▶ U.S. and Canadian domiciled companies that fall into the following segments: chemical manufacturers/distributors, mining, power generation and utilities, oil and gas (upstream, midstream, and downstream companies), and related manufacturing and contracting companies serving these segments
- ► Lead umbrella and excess liability products covering general liability, auto liability employer's liability, and other scheduled coverages
- ► Maximum available capacity is \$25 million for the United States
- Attachment requirements vary from segment to segment
- Occurrence, claims made, and occurrence reported (Bermuda Forms) are utilized

Environmental

Chubb Environmental offers premises and contractors pollution liability and underground storage tank coverage for energy risks.

- ► Capacity up to \$25 million per occurrence/aggregate
- ► Multi-year policy terms available
- ► Global programs available
- ➤ Specialized claims and loss control services
- ► Environmental Incident AlertSM (Chubb's logistical environmental response technology)



Commercial Marine

Chubb Commercial Marine offers cargo and cargo legal liability, as well as hull and liability coverages to domestic energy risk clients.

- ► Capacity up to \$60 million for cargo and \$10 million for hull
- ➤ Specialized claims and loss control services

Construction

Chubb Construction offers primary and excess casualty for maintenance wrapups, multi-year owner-controlled and contractor-controlled insurance programs (OCIPs/CCIPs), annual contractor practice policies, project-specific joint ventures, and public-private partnerships.

- ► Workers compensation, including employer's liability up to \$2 million, and FELA, maritime, and USL&H coverage
- ► General liability capacity of \$2 million per occurrence, \$4 million general aggregate, and \$4 million products-completed operations aggregate (higher limits can be available in some jurisdictions)
- ➤ Auto liability capacity up to \$2 million occurrence/aggregate
- ► Excess liability capacity of up to \$25 million (can vary by state or project)
- ➤ Retentions of \$250,000 or greater on OCIPs/CCIPs (can vary by state or project), captives/rent-a-captives, and fronted deductible program capabilities
- Specialized and dedicated construction claims, risk engineering, credit management, and account service teams





Financial Lines

Cvber

Chubb's Cyber ERM policy gives access to a distinctive level of cyber protection. This highly customizable solution addresses the unique needs of individual risks of all sizes and across all industries. This protection is supported by Chubb's extensive array of loss mitigation and incident response services.

Management Liability

Chubb's suite of management liability insurance products is exclusively designed to provide tailored insurance solutions backed by superior claim service and financial stability.

Products

- ▶ Directors and Officers
- ► Employment Practices Liability
- ► Fiduciary Liability
- ► Crime
- ► Kidnap/Ransom & Extortion

ESIS, a Chubb Company, offers customizable, flexible third-party claim and risk management solutions that help clients in the energy industry reduce their total cost of risk. Experienced, disciplined staff guide claims from inception to closure, applying deep industry knowledge to get employees back to work quickly and safely, resolve claims efficiently, and help reduce claim costs.

- ► Workers compensation, general liability, auto liability
- ► Specialized USL&H and Jones Act claims teams
- ➤ Recovery Services International engaged on recovery opportunities
- Special Investigation Unit to investigate potential fraud
- ► ESIS Medical Impact a comprehensive, integrated suite of medical programs and extensive clinical resources to ensure clients have access to the highest quality of care to manage costs and help injured employees return to work faster
- ► ESIS Construction Industry Practice
- ► ESIS Global RiskAdvantage® proprietary risk management information system

Chubb Global Risk Advisors

Chubb Global Risk Advisors' highly credentialed team combines industry experience with specialized insurance and safety knowledge including training to meet client needs within the energy industry. CGRA provides an extensive range of environmental, safety, health, and risk consulting services designed to support clients in the following key areas.

- Environmental, Social, and Governance and Sustainability
- ► Climate Change and Natural Hazards Risk Modeling
- ► Air Compliance and Green House Gas (GHG) Reporting
- ► Process Safety Management (PSM)
- ► Construction Safety
- ► Transportation and Driver Safety
- ► Contractor Management
- Occupational Health and Industrial Hygiene
- ► Rig Safety and Ergonomics
- Business Continuity Planning and Cyber Security

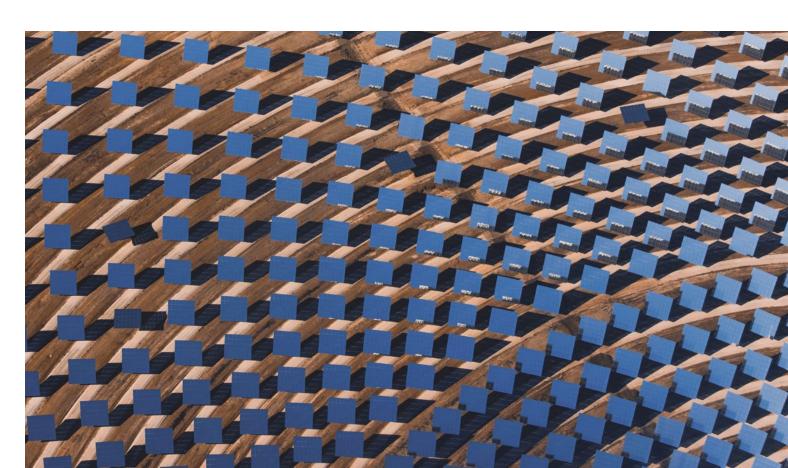
ESIS Catastrophe Services

ESIS Catastrophe Services offers immediate response to petrochemical events, such as an oil spill, chemical overspray, pipeline leak, fire, or explosion. Dedicated and experienced teams provide on-site third-party claims management and crisis response consulting and support.

- ➤ Dedicated, toll-free, 24-hour access phone number for ESIS CAT unit for customized claim intake
- ► Utilization and management of local or nationwide clean-up vendors
- ► ESIS CatAdvantageSM, a single source, web-based application that manages and forecasts claims and financial data for small and large-scale events

- ► Dedicated, experienced management and adjusting team
- Customized daily financial and claim reports

ESIS Catastrophe Services also include preplanning strategies that can arm businesses and key decision makers with the knowledge and tools necessary to respond quickly and effectively to an event. In addition, post-loss review and analysis provides useful data and insights to help organizations prepare for another catastrophe, and provides key decision makers with the tools necessary to help minimize the impact of future catastrophes.





Claims

Chubb's global claims network can deliver highly effective service in 54 countries and territories. Our claims methodology is highly customizable, allowing notifications and communication protocols to be adjusted per clients' – and their programs' – specific needs.

Our specialized and knowledgeable team of energy claims professionals are a major differentiator in the industry.

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