

Chubb's Energy Industry Practice

The energy industry is constantly evolving as consumer behaviors shift and technological innovation alters the traditional methods of harvesting, storing, producing and distributing power. As companies look to remain competitive and innovate across the supply chain, it is critical to ensure emerging risks and exposures are fully contemplated. Chubb understands the risks energy companies face and has the insight, expertise, products, and services needed to craft holistic insurance and risk-mitigation solutions.

Key Highlights

CHUBB HAS BEEN A MARKET LEADER IN THE ENERGY INDUSTRY FOR OVER 40 YEARS...

- Providing insurance solutions to address the diverse exposures facing energy businesses today and tomorrow
- Offerings and capabilities within our Major Accounts, Commercial Insurance, Westchester and Bermuda divisions
- Property capabilities extend to large shared and layered property programs
- Strength of our specialty lines includes Environmental, Construction, Financial Lines, Multinational and A&H.
- Focused on 5 major sub-segments: Power, Renewables and Alternative Fuels, Oil & Gas, Mining, and Chemicals, including supporting contractors and manufacturers
- With Underwriting and Risk Engineering specialists that are solely focused on Energy and understand the needs that shape the evolving industry
- Experience working with a wide range of companies, from start-ups to global operations

World Class Services Offerings

- 2,100 claims professionals with specialized industry experience servicing clients in North America
- Network of over 500 Global Risk Engineers including a dedicated team with deep industry and technical knowledge in the Energy space. Providing risk consulting and loss mitigation services to help clients identify exposures, minimize the likelihood of losses through risk management and loss prevention programs, and minimize potential downtime by identifying obstacles to quick disaster recovery
- The [Chubb Risk Engineering Center](#), accessible to clients and brokers, is an advanced, collaborative and interactive educational facility that is fully equipped and staffed to deliver loss mitigation training
- The [Chubb Methane Resource Hub](#) is a digital resource to support Chubb's oil and gas clients in identifying and adopting methane emissions reduction technologies

Target Classes

- **Renewables**
 - Such as solar, wind, battery energy storage, biogas to power, fuel cells, geothermal, and other emerging technologies
- **Alternative Fuels**
 - Such as biofuels, renewable natural gas and synfuels
- **Independent Power Production**
- **Natural Gas Power Generation**
- **Surface & Underground Mining**
- **Oil and Gas Lease Operators & Owners**
- **Petroleum Equipment Leasing**
- **Oilfield Service Contractors**
- **Midstream Operators and Contractors**
- **Refiners and Petrochemical Manufacturers**
- **Oilfield Equipment Manufacturers**
- **Chemical Manufacturers and Distributors**

CHUBB SOLUTIONS

- **Property**
- **Machinery Breakdown**
- **Primary Casualty**
- **Excess/Umbrella**
- **Commercial Auto**
- **Builders' Risk**
- **Owners' Interest Liability**
- **Environmental**
- **Multinational**
- **Financial Lines**
- **Marine**
- **Accident & Health**

What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Operational Solar	<ul style="list-style-type: none"> Property and Equipment Breakdown GL and Umbrella Auto Workers Comp 	\$900,000	Ability to write a comprehensive multi-line offering
Renewable Natural Gas	<ul style="list-style-type: none"> Property and Equipment Breakdown 	\$325,000	Demonstration of our expertise and understanding of the business, from an underwriting and risk engineering perspective
Oil and Gas Lease Operator	<ul style="list-style-type: none"> GL and Umbrella 	\$193,000	Ability to provide a stable market presence and capacity
Mining Contractor	<ul style="list-style-type: none"> Property and Machinery Breakdown Mobile Equipment 	\$600,000	Ability to consider coverage for equipment while underground
Crude Oil & Natural Gas Gathering System, Gas Plant & Terminal	<ul style="list-style-type: none"> Property 	\$400,000	Supported a 4% line for a large Major Account midstream oil & gas client
Oilfield Service Contractor	<ul style="list-style-type: none"> Excess Liability 	\$700,000	Ability to provide stable capacity with numerous manuscript endorsements tailored for a large multinational corporation

What We Have Paid Lately

- A company owning a substantial number of oil wells had a pipe fitting fail on one of their risers. This resulted in approximately 250 barrels of produced saltwater being released, impacting two separate landowners' properties across approximately 25 acres. Chubb responded to the claim, and the state Department of Health reviewed and approved the remediation efforts and the ongoing monitoring system. **\$1,000,000 Paid loss**
- A ground-mounted solar PV installation got hit by a microburst weather event causing damage to panels and racking. Chubb settled the claim quickly and worked through business income and delay in start-up issues arising from the event. **\$200,000 Paid loss**

Web Links

- [Insurance for Energy](#)
- [Agent & Broker Resource Center](#)
- [Claims Service – What Makes Us Unique](#)

WHY CHUBB?

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> Underwriting Expertise Tailored Solutions | <ul style="list-style-type: none"> Risk Engineering Services Superior Claims Service | <ul style="list-style-type: none"> Global Reach Financial Strength |
|--|--|--|

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.