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| <p>Rated #1 </p> <p>Commercial Claims Handling by Risk Managers!</p> | <p>48 local branch offices in North America, with operations in 54 countries and capabilities in over 200 countries </p> | <p>By 2050, 50% of the world's electricity will be generated by wind and solar² </p> | <p>Domestic crude oil production is projected to reach 12 million barrels per day by 2022³ </p> |
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The energy industry is constantly evolving as consumer behaviors shift and technological innovation alters the traditional methods of harvesting, storing, 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.

Industry Expertise

- Decades of experience providing insurance solutions to address the diverse exposures facing energy businesses
- Integrated, industry-specific insurance solutions across property, casualty, financial lines, foreign, accident and health, and professional liability lines
- Regional underwriting, claims, and risk engineering experts in local markets who understand the needs that shape the energy industry
- Capabilities to place local insurance solutions globally to meet local marketplace and regulatory requirements
- Significant capacity and capability to offer policies on occurrence, claims-made, and occurrence-reported basis
- Admitted, Pollutions Liability policy with a separate limit for pollution claims that can be tailored to meet the needs of each business
- Experience working with a wide range of companies, from start-ups to global operations

Target Classes

- Renewable energy generation (solar, wind, hydro, geothermal, biomass)
- Alternative energy generation (ethanol, biofuels, landfill gas, biogas, fuel cells)
- Traditional power
- Oil and gas service contractors
- Oil and gas lease operators and non-owned working interest
- Midstream natural gas
- Surface and underground mining operations

Service Offerings

- Claims professionals with significant knowledge and expertise in energy claims and litigation
- Multinational footprint combining local jurisdictional knowledge with unparalleled capabilities in handling interactions between local admitted and master policies
- Team of risk engineers focused exclusively on helping energy companies identify, mitigate, and control physical, legal, and workplace risk
- Cutting-edge risk engineering services include on-site evaluations, review of maintenance procedures, and evaluation and review of critical facilities and spill prevention plans
- Infrared thermography analysis to identify hot spots without disrupting electric services or business operations

Why Chubb?

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|  Underwriting Expertise |  Tailored Solutions |  Risk Engineering Services |  Superior Claims Service |  Global Reach |  Financial Strength |
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Integrated Solution

Scalable and modular insurance products for risks specific to your business.



What have we written lately?

| Risk Description | Insurance Written | Approximate Premium | The Chubb Difference |
|--------------------|--|---------------------|---|
| Wind energy | <ul style="list-style-type: none">• Package• Automobile• Umbrella• Equipment Breakdown• Contractors Equipment• Builders' Risk | \$185,000 | <ul style="list-style-type: none">• Sophisticated risk engineering program including infrared thermography• Ability to write multiple lines of business with one carrier• Large umbrella limits |
| Oil lease operator | <ul style="list-style-type: none">• General Liability• Pollution Liability• Umbrella• Auto | \$390,000 | <ul style="list-style-type: none">• Gradual Pollution Liability insurance• Ability to write multiple lines with one carrier• Cutting-edge risk engineering services |
| Solar energy | <ul style="list-style-type: none">• Package• Umbrella• Auto• Equipment Breakdown• Builders' Risk• Contractors Equipment | \$95,000 | <ul style="list-style-type: none">• Appetite to write Builders' Risk with Package to maintain relationship through business cycle |



Rediscover Commercial

chubb.com/rediscover



Web App

chubb.com/appetiteapp



Appetite Guide

chubb.com/us/ciappetiteapp

What have we paid lately?

- A mine producing lead, zinc, and silver had various pieces of mill equipment shut down unexpectedly. With the assistance of a forensic engineer, it was determined that a lightning strike caused a sudden overvoltage of transmission lines and damaged multiple motor coils. Chubb worked to quickly replace the damaged equipment and reimbursed the company for the resulting business interruption.
- 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.
- 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.

¹ 2016 National Underwriter Risk Manager Choice Awards

² Bloomberg New Energy Outlook 2018

³ eia Annual Energy Outlook 2018

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.

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