

ENERGY



COMPREHENSIVE INSURANCE SOLUTIONS TO HELP ENERGY BUSINESSES THRIVE.

The Hartford is committed to helping your business thrive with complete insurance solutions for energy companies of all sizes and a wide range of operations, from power generation and utilities to renewable energy.

OUR TOTAL SOLUTION INCLUDES:

-  Forward-thinking insurance coverages - to protect your assets and promote future growth
-  Customized claims and risk engineering services - to help you prevent losses and achieve the best outcomes if a claim does occur
-  Dedicated underwriters and risk engineering consultants - who specialize in your business's unique risks and partner with you to help you manage them
-  The Hartford's Multinational Choice offers a spectrum of coverage options to provide you with broad protection and peace of mind in over 150 countries



In addition, The Hartford holds itself to the highest standards of ethical conduct in all transactions, and demonstrates respect for people, communities and the environment. For nine years, we've been named one of the World's Most Ethical Companies by the Ethisphere Institute.

Prepare. Protect. Prevail.®

continued



**OUR AREAS OF FOCUS** for the energy industry includes, but isn't limited to the following:

**Power Generation & Utilities:**

- Electrical cooperatives
- Electric utilities
- Independent power producers
- Power generation and transmission
- Renewable energy

**Renewables:**

- Geothermal
- Hydropower
- Biofuels
- Biomass
- Wind and solar energy
  - » Manufacturers
  - » Contractors
  - » Maintenance service providers

**Midstream:**

- Natural gas pipeline operators
- Natural gas processors
- Natural gas storage
- LNG storage, liquefaction and regasification entities
- Terminal operations
- Pipeline construction/maintenance

**Upstream:**

- Ancillary oil field services
- Geophysical engineering and consulting
- Distributors of oil field equipment
- Instrument logging and survey work
- Oil field tool and equipment rental
- Fabricated metal products-energy related

---

**RESTRICTED CLASSES**

- Offshore driven operations
  - Waste water and hazardous waste hauling
  - Long haul transportation
  - Pressure control contractors and well blowout specialists
- 

## TAILORED COVERAGES

The Hartford can design a customized insurance program for your energy company. Here are important coverages that you should consider:

### WORKERS' COMPENSATION

**Comprehensive Coverage**

- Broad form endorsements to help protect against certain unknown and unanticipated exposures not typically covered by a standard policy
- Basic option, automatically included at no extra cost, includes employers' liability stopgap for monopolistic states and voluntary compensation
- Extended option, includes increased limits for employer's liability, foreign voluntary compensation and United States Longshore and Harbor Workers' Compensation Act (USL&H)

**Payroll Billing Option**

- Offered at no extra cost, premium payments based on actual payroll, timed to your organization's payroll schedule

**Risk-Management Services**

- Team•Work return-to-work program helps get injured employees back on the job as soon as medically appropriate
- Claim-fraud investigators save customers of The Hartford thousands of dollars in unwarranted claims
- We help eligible renewable energy companies allocate risk management resources to make the most impact through our risk management information system, TREO | Track Risk. Explore Opportunities.<sup>SM</sup>

## COMMERCIAL AUTO

Coverage for accidents involving vehicles owned, leased or rented by renewable energy companies.

Our broad form endorsement includes coverage enhancements that may be especially valuable to renewable energy companies:

- Hired auto physical damage – automatically covers physical damage to any auto your company rents, loans or leases (up to \$100,000 per loss) if you purchase physical damage and liability coverage for your autos
- Employees as additional insureds – covers your employees for liability if they use their own autos to conduct business for you
- Upset and overturn extension of coverage – covers expenses related to cleanup from an upset and overturn of spilled product

## GENERAL LIABILITY

General Liability Choice® provides liability coverage for bodily injury and property damage; includes coverage for:

- Personal and advertising injury, including: libel, slander, defamation and product disparagement, including offenses that occur from your website, bulletin boards and chat rooms
- Broad named insured, including contractual liability, manufacturer's errors and omissions, and product recall expense coverage
- Time element pollution extension endorsements
- Blanket additional insured coverage
- Primary non-contributory coverage when required by contract
- Per project/per location aggregate
- Failure to supply coverages are available for the power and utilities exposures

## COMMERCIAL UMBRELLA

- Up to \$15 million policy limits\*
- Comprehensive catastrophic liability coverage

## COST-SAVING SERVICES

Customer focus is one of The Hartford's values. We listen to our customers so that we can deliver innovative solutions and extraordinary service.

## LOSS-SENSITIVE RATING OPTIONS AVAILABLE

### What's a Loss-Sensitive Program?

It's a form of insurance that allows you to pay a lower upfront premium. You pay "dollar one" up to a set limit because your business will actually participate in loss payment, up to a retention that's agreed upon between you and The Hartford. As losses occur, the insurer:

- Pays the claim
- Bills you for the loss amount, plus service fees for losses within the retained layer

### How It Works

- The Hartford:
  - » Analyzes your past losses
  - » Identifies loss trends
  - » Calculates your expected losses for next year
  - » Negotiates a per-loss retention to cover expected losses
  - » Negotiates a premium
  - » Settles all claims as usual
- You:
  - » Periodically pay for losses and claims handling expenses, up to the deductible limits

## A CUSTOMIZED SOLUTION YOU CAN DEPEND ON

Your business has unique needs and concerns. The Hartford can help. We're a large writer of loss-sensitive business, with decades of experience tailoring programs to the unique needs of our accounts.

\* Up to \$25 million may be available depending on type of account.

Through The Hartford Energy Group, we customize loss-sensitive rating plans for larger contractors' exposures, controls, financials, and risk-reward profile. We offer large deductible, retrospectively rated, self-insured retention and guaranteed cost plans.

In partnership with you and your agent, we can help you to:

- Save money by balancing risk retention and risk transfer with premium savings – through our customized programs
- Save time by improving effectiveness and efficiency – through customized dashboards, filters and email alerts in our risk management information system, TREO
- Improve outcomes by coordinating claims and risk management services – through our Risk Management Solutions team

### IS A LOSS-SENSITIVE PROGRAM RIGHT FOR YOUR BUSINESS?

You may want to consider it if your company has the following:

#### Financials and Operations

- Revenues: \$50M or more
- Payroll: \$15M or more
- Annual premium: \$600K or more
- Operations in multiple states

#### Loss-Sensitive Client Mindset

- Desire to be a risk-bearer, with the ability to assume large retentions (starting at \$75K retention for workers' compensation)
- Combine loss-sensitive with other lines being guaranteed cost, such as general liability and commercial auto

- Commitment to the discipline of risk management
- Invest in TREO, our state-of-the-art web-based risk management information system (RMIS) to help identify and combat loss drivers
- Willingness to engage in learning about loss-sensitive rating plans
- Partner with the agency and carrier, and participate in the process of building and implementing a risk management program
- Meet with the carrier team to learn about the carrier's risk management services and approach to loss-sensitive rating programs
- Provide current audited financials and interim financials (income and balance sheet)
- Post financial collateral (e.g., letter of credit, trust, cash and hybrid)

### RISK ENGINEERING SERVICES

Broad range of consultative services and educational opportunities in the areas of:

- Loss prevention
- Wellness
- Leave management
- Absence management
- Return to work

### CLAIMS SERVICES

- 24/7 claims reporting
- Specialized claims handlers for specific coverages
- Experienced claims and legal assistance to help achieve the best outcomes in even the most difficult claims
- Networks for medical providers, pharmaceutical providers and medical case management

**LEARN MORE.** Visit us at [thehartford.com/energy](http://thehartford.com/energy) or contact:

Ric Pena, Head of Energy  
[Ric.Pena@thehartford.com](mailto:Ric.Pena@thehartford.com)

Stacie Prescott, Underwriting Officer  
[Stacie.Prescott@thehartford.com](mailto:Stacie.Prescott@thehartford.com)



Business Insurance  
 Employee Benefits  
 Auto  
 Home

TREO is available to select insureds only. Some features are not available. Additional charges may apply. Features and benefits are subject to change.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of January 2018.

**In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.**

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.