

Product Profile

Casualty

Global Marine and Energy is a leading underwriter of primary and excess casualty risks for energy and related businesses, including oil and petrochemicals, power generation and utilities, chemicals, and mining companies worldwide. Additionally, we offer tailor-made casualty solutions for small and mid-sized businesses.

Coverage Highlights

Primary Casualty Insurance

Workers' compensation, general liability and automobile liability insurance are available for operations with revenues exceeding \$50 million. Program structures include:

- Guaranteed Cost Programs
- Deductible Plans
- Self-Insured Retentions
- Loss Sensitive Plans
- Captive Programs

Commercial Umbrella Liability Insurance

Industry-leading commercial umbrella limits up to \$50 million may be available for energy and energy-related businesses with annual revenues of more than \$50 million. Our policy offers:

- Coverage for occurrences worldwide
- Optional claims made and time element pollution coverages
- Optional failure to supply coverage
- Lead umbrella preferred

CrisisResponse® a value-added enhancement to our commercial umbrella liability policy limits which may be available – up to \$250,000 – to support an immediate response to a serious casualty crisis.

Excess Casualty CrisisFund® which may provide up to an additional \$50,000 toward the fees of a leading public relations firm to help manage public relations during crisis events such as explosions or incidents involving multiple deaths.

Global Energy Middle Market (GEMM®)

We apply our expertise to smaller energy operations as well as larger operations. We offer a comprehensive array of primary and excess casualty products and services designed with the needs of independent and locally owned energy and energy-related businesses in mind.

- GEMM Primary and GEMM Excess focus on primary casualty and excess casualty risks with annual revenues up to \$50 million. Guaranteed Cost Programs are available for workers' compensation and employers liability, commercial auto liability, and commercial general liability coverage.
- GEMM Primary through the "GEMM Plus" product offering can provide primary casualty programs for small and middle market highly specialized and complex industrial risk operations, including pulp & paper, electronics, metal production, and fabrication companies nationwide. Program options that may be available include:
 - Guaranteed Cost Programs
 - Deductible/Loss Sensitive Programs

The long-tail, catastrophic nature of the energy industry's liability exposure makes the financial strength and experience of Global Marine and Energy imperative.

Key Benefits

Worldwide underwriting, claims, loss mitigation and crisis management services provided by energy risk specialists

Commercial umbrella liability limits among the highest in the industry – and a commitment to consistent capacity for more than 35 years

Flexible programs, tailored for client needs

Consistent, high quality coverage for multinational risks

Continued

Loss Control and Claims Services

Comprehensive loss control services include:

- Hazard Evaluation Services – Experienced professionals assess hazards associated with employee injury, liability and fleet operations.
- Business Partner Training – On-site, web-enabled and computerbased employee training is provided on a wide range of loss prevention-focused topics.
- Loss Control Program Audits – Loss control audits, on-site surveys, claims reviews and loss analysis are available.
- Specialized Services – Industrial hygiene, ergonomics and other specialized consulting services are available to help policyholders improve operations and reduce losses.

IntelliRisk® First Notice of Loss – Online claims reporting makes it convenient for clients to report claims 24-hours a day, seven days a week.

Workers' Compensation Claims Management – The high quality workers' compensation claims management network, including medical and return to work specialists, helps policyholders keep operations productive and workers' compensation loss costs in check.



Classes of Business

Oil and Petrochemicals

- Crude petroleum & natural gas
- Oil/gas exploration & field services
- Fuel & fuel oil dealers
- Petroleum bulk products & terminals
- Transmission, distribution & storage
- Pipelines & pipeline terminal facilities
- Petroleum & coal products
- Lubricating oils & greases
- Refining

Power Generation & Utilities

- Electric gas & combination utilities
- Natural gas transmission & distribution
- Independent power producers
- Steam & air-conditioning supply
- Utility contractors performing normal utility operations, such as plant maintenance or power line & pipeline work
- Water and sewage treatment plants

Chemicals

- Chemical & fertilizer mining
- Alkalies & chlorine lacquers
- Industrial gases
- Industrial organic & inorganic chemicals
- Industrial chemicals & allied products distribution
- Plastics & resins
- Nitrogenous & phosphatic fertilizers
- Carbon black
- Chemicals & allied products distribution

Mining

- Coal & other minerals, mining & services
- Bituminous coal and lignite mining-surface & underground
- Metal ores including iron, copper, lead, zinc, gold & silver
- Ferroalloy ores
- Potash, soda & borate minerals
- Quarry tile & clay
- Quarry machine & equipment
- Mining machinery
- Phosphate rock
- Dimension stone
- Kaolin & ball clay

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