

Insurance Solutions for the Energy Industry

CHUBB®

Chubb offers a full spectrum of insurance products designed to meet the needs of the energy industry.



As the world's population continues to increase, so too does the demand for energy. The resulting energy needs have exerted ever-increasing pressures and specialized challenges on the industry. New technologies, operating efficiencies and scaling the global economy are just a few areas that the industry is being forced to balance. 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, whether upstream, midstream, downstream, alternative or power. Our global operation in 54 countries and territories uniquely positions us to support today's energy industry. With "best-in-class" products, services and claims handling capabilities, we provide effective insurance programs that help our customers manage their risks.

Chubb Global Casualty

Chubb Global Casualty 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 including oil, gas, power generation, utilities, mining and alternative energy.

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 policy 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
- General service standards for ensuring program execution
- Thought leadership in multinational compliance

Chubb Excess Casualty Energy

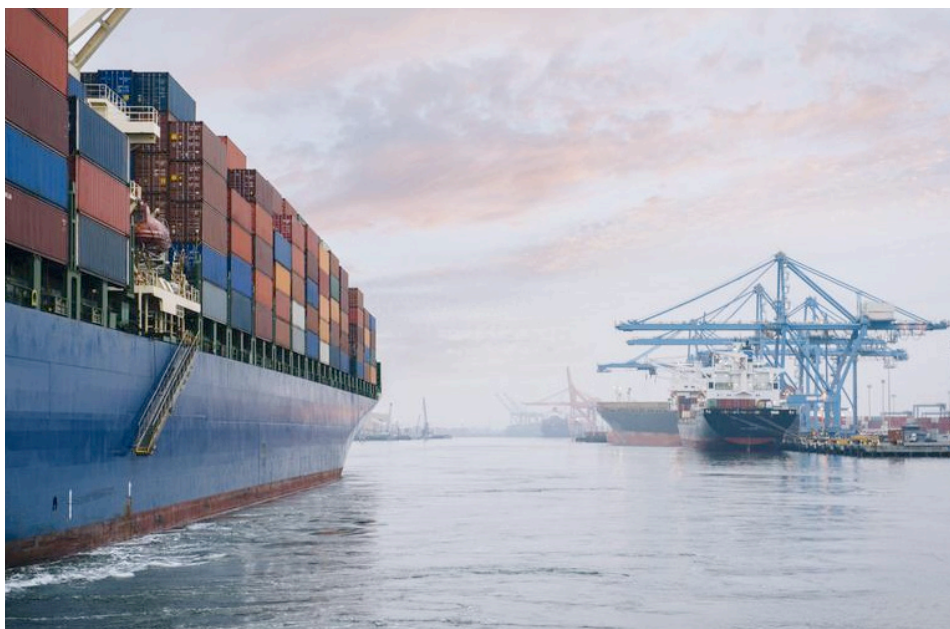
Chubb Excess Casualty is comprised of four specialty segments which include chemical, power and utility, oil and gas midstream, and mining.

- U.S. & Canadian domiciled companies that fall into the following segments: chemical manufacturers/distributors, mining, power generation and utilities, oil & gas (upstream, midstream and downstream companies), and related manufacturing & 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 \$25M for the U.S. Attachment requirements vary from segment to segment
- Occurrence, claims made, and occurrence reported (Bermuda Forms) are utilized

Chubb 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
- Worldwide global programs available
- Specialized claims and loss control services
- Environmental Incident AlertSM (Chubb's Logistical Environmental Response Technology) – technology



program developed to assist clients to find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liabilities associated with environmental releases

Chubb 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

Chubb Construction

Chubb Construction offers Primary and Excess casualty for Maintenance

Wrap-Ups, 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



Insurance Solutions for the Energy Industry

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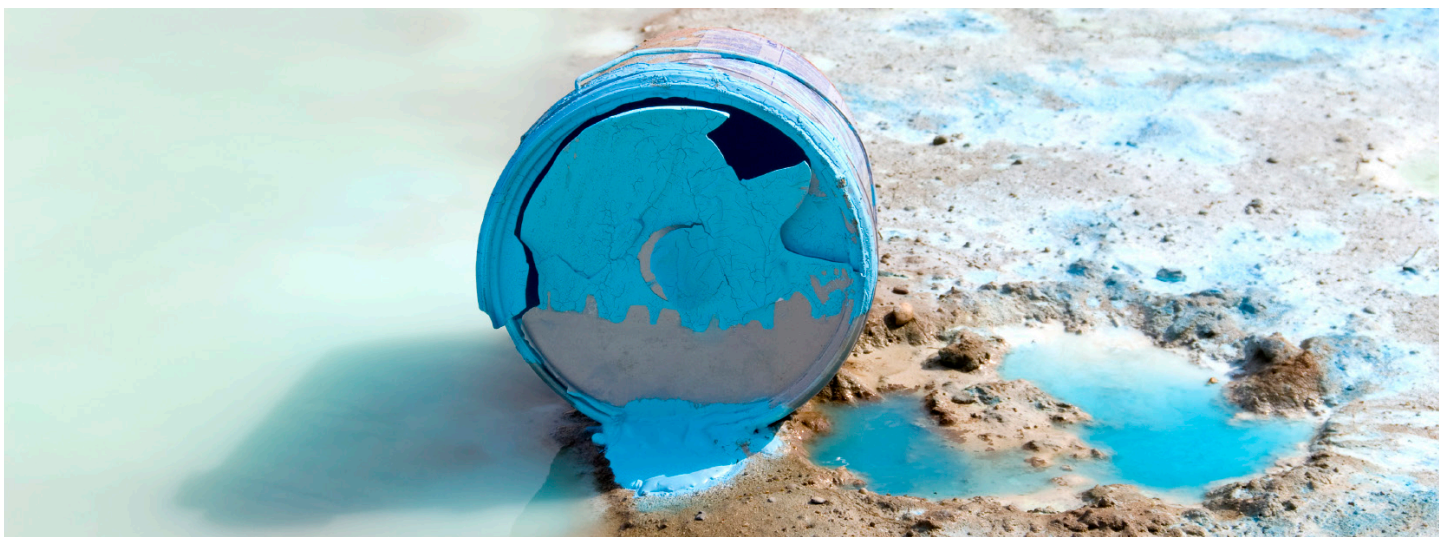
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Financial Lines

Cyber

Cyber risks are enterprise risk issues that require enterprise risk management solutions. 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 wide 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 Risk Management Services

ESIS offers customizable, flexible third-party claims 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 reduce claim costs.

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

Chubb Global Risk Advisors

Chubb Global Risk Advisor's experienced and highly credentialed team combines industry experience with specialized insurance and safety knowledge. CGRA provides an extensive range of risk control and consulting services designed to meet the unique needs of the oil and gas industry.

- Rig safety and ergonomics
- Fleet and heavy equipment safety
- Environmental compliance
- Contractor management systems
- Occupational health and industrial hygiene

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 specialized 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
- 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 data reporting



CHUBB[®]

Chubb. Insured.SM

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. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to adverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.