

Solutions for the Energy Industry

Delivering what you and your clients require from your carrier partner

You and your clients will benefit from the consultative approach taken by the Liberty Mutual underwriters, claims specialists, and risk consultants who focus exclusively on the energy industry.

Our solution-driven underwriters draw on the global reach and resources of a Fortune 100 company to deliver integrated products. Our dedicated service team aligns with underwriters to enhance the client experience and resolve issues quickly.

We offer fully integrated and expanded energy industry solutions from two leading underwriting and service organizations.

Providing more than expanded coverage, our new partnership makes it easy to receive multiline quotes with the following benefits:

- All lines can be submitted to and quoted by Liberty Mutual for easy account management.
- Liberty Mutual admitted paper is available for all lines.
- Multiline quotes allow for more competitive pricing.



The Liberty Mutual advantage

Dedicated underwriting units

Customized and personalized underwriting rooted in experience:

- Exclusive focus on energy risk
- Long-standing relationships and local decision-making authority
- Solutions that address each client's full risk profile using data-driven insights and large limits

Flexible, comprehensive solutions

All-inclusive, integrated underwriting with flexible program structures:

- Auto, general liability, workers compensation, umbrella, excess liability,¹ inland marine, and property
- Guaranteed cost, small deductible, large deductible, incurred or paid loss retrospective, captive, rent-a-captive, and excess above self-insurance

Deep claims expertise

Superior claims experiences and better outcomes:

- Dedicated energy claims team, for cohesive, expert handling of liability and complex claims
- High technical expertise and strong understanding of complex and emerging energy-specific exposures
- Energy industry training and education such as PETEX™
- Defense firms that include dedicated energy attorneys who understand and apply current case law and legislation

Energy-specific risk control resources

Customized mitigation strategies to help reduce total cost of risk:

- Practical, easy-to-implement solutions that can strengthen your clients' bottom line
- Benchmarking, research, and data analytics
- Analysis of critical exposures, including fleet safety, falls from heights, electrical, ergonomics, contractor management, rigging safety preplanning, pretask planning, R3, silica, and other occupational disease exposures

¹ Available for power and utility risk only.

Submission requirements

- Complete ACORD® application or comparable
- Audited financials (if applicable)
- Five-year loss history valued within 90 days
- Details on all losses exceeding \$50,000
- Historical exposures (e.g., power units, payroll, sales, etc.)
- Fleet and driver list (Excel format preferred)
- Energy supplemental questionnaire or comparable competitor questionnaire
- Risk manager/safety contact information (if applicable)

Energy appetite



Oil and gas focus

- Exploration
 - Oil or gas lease operators
 - Oil or gas pipeline contractor
 - Geophysical engineering and consulting
 - Instrument logging or survey work
 - Site preparation and land clearing
- Drilling and completion well servicing
 - Drilling contractors
 - Casing crew
 - Cementing crew
 - Perforating contractors
 - Hydraulic fracturing contractors
 - Oil and gas well service
 - Oil field tool and equipment rental



Power and utility focus

- Power generation and transmission
- Electric utilities
- Gas utilities
- Rural electric cooperatives
- Water and sewer utilities
- Renewable energy
- Pipelines



Mining

- Hard rock, metal/nonmetal and quarrying
- Processing facilities (smelting, refining)
- Surface and underground
- Restricted markets: coal and uranium
- \$250,000 minimum premium

Partner with us, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

Please contact one of our energy experts listed below for more information:

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