



energi **ART Program**

A Risk Management & Insurance Program You Need to Explore

Energi is an insurance program for energy companies that are committed to Industry Best Practices

Energi's ART (Alternative Risk Transfer) Program is designed exclusively for clients with more than \$1 million dollars in casualty insurance premium. The benefit of the program is that it is a customized insurance program that allows the policyholder to **share in underwriting profits**. If losses are low **you** will receive the benefit of having good claims experience, not the insurance company. With favorable loss experience, you will be **eligible for a premium refund** through a Good Experience Return Program. Energi's ART Program offers coverage for commercial general liability, commercial automobile and workers' compensation. Other lines, such as property and site pollution are offered through other carriers. The program is available in all 50 states.

The Energi Difference

Selection of the Best Companies: Energi's ART Program is only offered to companies who exhibit a commitment to loss prevention and who implement industry best practices. These companies sustain better loss experience which directly results in lowering their overall insurance costs. In order to ensure this, ALL member companies must meet our high underwriting standards and are required to pass a risk assessment compliance audit.

Focus on Risk Management & Loss Prevention: The Energi program provides on-going Risk Management and Loss Prevention support including training and communication programs that support industry best practices.

Claims Management: The program offers fast, efficient and fair resolution of claims. Energi's aggressive claims management oversight focuses on inclusion of the policyholder rather than exclusion during the claims process.

Coverage: Energi's underwriters have created a program with all necessary coverage's some of which competitors may not include. The Energi ART Program will consistently deliver responsive and creative solutions to the unique needs of energy companies.

Competitive Premiums: The Energi ART Program offers fair, equitable and justifiable premiums. Since premiums are based upon your loss experience, not on the loss experience of your industry peers, you will see more stability in your pricing. The insurance program will eliminate the cyclical pricing nature of the traditional insurance market.

Discover the Energi *Difference* which gives you Control, Stability & Ownership of your risk management solutions.

energi = Opportunity

All of these differences result in a unique opportunity for your company

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