Specialized insurance solutions to help power businesses.

The Hartford

Our Areas of Focus

Power Generation & Utilities	• Electrical cooperatives • Gas and 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
EV Charging	• Installation Coverage » Project Materials » Transit » Breakdown » Testing	• Renewable Energy Equipment Choice » Ordinance or law » Debris removal and recycling » Pollutant cleanup and removal

Limited Appetite

- Offshore driven operations
- Long haul transportation

Tailored Coverages

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

Workers' Compensation

Comprehensive Coverage Options

- Broad form endorsements to help protect against certain unknown and unanticipated exposures not typically covered by a standard policy.
- Basic option, included as part of your policy, includes employers' liability stopgap for monopolistic states and voluntary compensation.
- Extended option including increased limits for employer's liability, foreign voluntary compensation and United States Longshore and Harbor Workers' Compensation Act (USL&H).

Risk Management Services

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

Payroll Billing Option

- Offered as part of your policy, premium payments based on actual payroll, timed to your organization's payroll schedule.

EV Charging Stations

Our EV Charging Solutions group includes underwriters, risk engineering consultants and claims specialists who are experienced in this growing industry.

- A broad appetite for unique, individual solutions.
- Flexibility and creativity around coverage.

Property/Marine

Your interest in EV charging equipment can be protected during construction and while in operation:

- **Installation coverage form** helps cover installation exposures for EV charging stations. Our form includes coverage for:
  - » Project materials and supplies at the installation site
  - » Transit or temporary storage
  - » Earned profit if insured is an installation contractor
  - » Optional Equipment Breakdown coverage, including testing is available
- **Renewable Energy Equipment Choice form** helps cover scheduled power equipment for renewable energy insureds' operational EV charging stations. Includes:
  - » Ordinance or law coverage
  - » Debris removal and recycling
  - » Pollutant cleanup and removal
  - » Optional Equipment Breakdown coverage, including testing is available

General Liability

General Liability Choice® helps provide 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, including emergency mitigation expenses.
- Blanket additional insured coverage.
- Primary non-contributory coverage when required by contract.
- Per project/per location aggregate.

Commercial Auto

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

Our broad form endorsement includes coverage enhancements that may be especially valuable to 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.

Commercial Umbrella

- Up to $10 million policy limits.*
- Comprehensive catastrophic liability coverage.

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

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.

Tailored Program Structures

- Large deductibles
- SIR's
- Composite rating
- Multiple billing options

A customized solution you can depend on.

Your business has unique needs and concerns. We can help. As a large writer of loss-sensitive business, we have decades of experience tailoring programs to the unique needs of our accounts.

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

We offer a broad range of consultative services and educational opportunities in the areas of:

- Loss prevention
- Wellness
- Industrial hygiene testing
- Driver safety program development
- Return to work strategy
- Fleet safety tools
- Ergonomic solutions
- On-demand training resources

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.

The Details of Success

Renewable Energy	
Region	Western Division
Lines Written	Workers' Comp, General Liability, Auto, Umbrella, Inland Marine
Premium	$925K
Reasons for Success	Our ability to partner with our Inland Marine team and offering a multi-line solution. Additionally, our ability to rate the general liability based on kWh/MWh, positioned us as a top choice.

Energy Services and Manufacturing	
Region	Central Division
Lines Written	Workers' Comp, General Liability, Auto, Umbrella, Motor Truck Cargo
Premium	$1.45M
Reasons for Success	Energy know-how and cross-selling opportunities with the ability to provide multi-line, large deductible solutions. Energy-specific risk engineering consultant and claims account executive were also on board early to discuss capabilities and put the customer at ease.

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE™

The Hartford holds itself to the highest standards of ethical conduct in all transactions, and demonstrates respect for people, communities and the environment. We've been named one of the World's Most Ethical Companies® by the Ethisphere Institute[1] sixteen times.

We are 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 help 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 manage them.
- **The Hartford's Multinational Choice** offers a spectrum of coverage options to help provide you with broad protection and peace of mind in over 220 countries.

Learn more.

Visit us at **TheHartford.com/energy** or contact
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The Hartford

[1] "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

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 Insurance 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 February 2026.

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