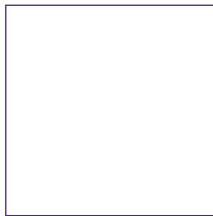
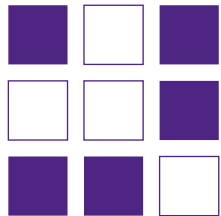


Global Marine and Energy Practice

Downstream Energy

(including risk engineering services)



Specialist expertise combined with professionalism.

The demand for petroleum products, gas and to a lesser extent oil, continues to increase globally. As a consequence, this has led to multi-billion dollar investments in oil refineries, petrochemical complexes, liquefied natural gas (LNG) plants, natural gas gathering pipe networks, oil separation plants, associated pipelines and terminals.

Marsh has a dedicated team of onshore energy specialists, who can provide insurance, products, services and solutions to the industry. This team has extensive experience in dealing with all aspects of risk transfer.

Our programme design and marketing capabilities form the core of our transactional activities. We focus on the individual merits of each risk through detailed, high quality analysis and presentation of risk information and close monitoring of global market conditions. Our international energy teams provide specialist services to these global industries, offering a professional response designed to meet the specific and varied requirements of each of our individual marine and energy clients.

Our negotiating and placement capabilities reflect our position as the leading producer of premiums to the global energy market place. Our extensive knowledge through daily contact with the highly specialised international energy markets is illustrated by our track record of successful implementation of effective strategies.

Our clients include many of the world's leading oil, gas and petrochemical companies and multi national groups. Areas of risk protection in which we have proven expertise and experienced, specialist practitioners include:

- **Energy property insurance** – our global presence and established relationships enable us to deliver creative, competitively priced and tailor-made solutions. Our industry trained Engineering team assists in developing technical underwriting information reports.
- **Construction insurance** – we arrange comprehensive protection for all types of construction projects, both onshore and offshore. Our experience and professional approach enables government, national and company objectives to be met.
- **Casualty protection** – our casualty specialists design programmes and access markets with the expertise and capacity to respond to the complex risks and exposures inherent in energy industries. We work with local insurance professionals, to ensure that casualty programmes comply with national statutory requirements and arrange excess covers to provide the fullest level of protection.

A complete service

- Our approach is centered on five critical building blocks:
 - Comprehensive assessment of risk exposures;
 - Cost effective programme design, incorporating innovative risk financing alternatives, policy wording design and analysis to meet the specific needs of each client;
 - Placement of programmes with secure and experienced underwriters, on terms and at premium rates which reflect our position as the largest generator of energy business to Downstream Energy (including risk engineering services) virtually all world markets;
 - Application of sophisticated loss prevention and risk control services, including those relating to environmental liabilities; and
 - Provision of advice and support from initial claims assessment through to post loss recovery.

Covering every type and size of operation

- All types of onshore production facility including:
 - refineries and associated processing risks
 - upstream petrochemicals (e.g. olefins and aromatics), gas or naptha based
 - downstream petrochemicals (e.g. PE/PP, VCM)
 - LNG Plants
 - gas separation
 - petrochemical based fertilisers.
- Onshore storage and transmission risks including:
 - stabilisation/treatment of gas and crude
 - onshore pipelines
 - tank farms for crude, distribution or products.

- Transit risks by road, rail or inland waterway.
- Singleton operations.
- Nationality based groups.
- International companies:
 - including multi-product groups (nonhydrocarbon risks included)
 - in all territories worldwide.

We have particular expertise in dovetailing policies between construction and operational risks for new builds or expansions.

Control and loss prevention

Identification, management and reduction of exposure risk is a primary consideration for most participants in the energy industry, however large or small. The availability of qualified loss control services and demonstration of a commitment to safety and loss prevention can make a critical difference as to how underwriters respond to a risk. It can assist clients in the development of their own risk management philosophies.

Our engineers assist in every aspect of hazard control and loss prevention, in addition to traditional life safety and fire protection.

The team has a role that extends beyond that of the traditional brokers of providing a transactional insurance placement service. Their function is to provide risk management advice and as a result of their experience and expertise they can provide advice and assistance in relation to your requirements.

For further information please contact the Global Marine and Energy Practice:

www.marsh.com

The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues.

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