

# Liberty Mutual / AEGIS Alliance



## Liberty Mutual and AEGIS: A Strategic Alliance Committed to Energy's Future

Liberty Mutual understands your business and the pressures you must overcome to stay profitable. That's why our goal in working with any energy company goes beyond simply providing insurance coverage and paying claims. Liberty Mutual is committed to working with you to lower your cost of risk.

As one of the leading providers of commercial insurance, we forged an alliance with AEGIS (Associated Electric & Gas Insurance Services Limited) to better serve the needs of the energy industry. Formed in 1975, AEGIS is a mutual insurer that provides insurance and risk management services to the utility and related energy industry. Today AEGIS serves almost 500 member companies.

Together we provide a range of products along with the expertise and flexibility to meet your primary and excess insurance needs.

Our team of experienced professionals works closely with our partners at AEGIS to help you design a risk management program that lowers your total cost of risk, controls claims costs, and protects your employees and assets.

Liberty Mutual has the financial strength, innovative solutions and outstanding service to help you manage your cost of risk from wellhead to wire.

**Liberty Mutual  
has the expertise  
and the financial  
strength you  
need to meet your  
risk management  
objectives**

utility



## Five Reasons To Choose the Liberty Mutual/AEGIS Alliance:

- 1) Underwriters with energy expertise:** Our underwriters tailor risk transfer solutions to meet the requirements of companies in the industry.
- 2) Proven claims management that saves:** With more than 1,800 claims professionals, including dedicated teams with USL&H expertise, located in 13 regional offices, Liberty Mutual proactively manages claims to ensure best outcomes.
- 3) Loss prevention that helps lower the total cost of risk:** For the past half-century, our Research Institute for Safety has been in the vanguard of safety and health research, developing workplace solutions that have made employees safer and lowered their employers' costs.
- 4) Dedicated Centralized Service Team:** We service our customers and brokers through our centralized Energy Service Team, dedicated to the specific needs of our Energy industry customers.
- 5) The financial strength and stability you can depend on:** With an "A" (Excellent) from A.M. Best Company, "A" (Strong) from Standard & Poor's and "A2" (Good) from Moody's Investor Service, Liberty Mutual has the strength you can depend on. The Company ranks 95th on the Fortune 500 list of largest corporations in the U.S.

### Focus Industries:

- Gas and electric utilities
- Pipelines
- Independent power producers
- Water and sewer utilities
- Natural gas transmission & distribution
- Electric cooperatives
- Alternative energy
  - Ethanol
  - Wind
  - Solar
  - Geothermal
  - Waste-to-energy facilities

### Liberty Mutual products\*:

- Workers Compensation
- Commercial Auto Liability
- General Liability

### Liberty Mutual programs:

- Guaranteed cost
- Large deductibles
- Small deductibles
- Incurred/paid loss retrospectives
- Excess above self-insurance
- Captives

### AEGIS products:

- Excess Liability
- D&O
- Excess Workers Compensation
- Professional Liability

\* Minimum account premium is \$75,000

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