



energi Energy Cooperatives Program

A Risk Management & Insurance Program You Need to Explore!

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

Energi's Energy Cooperative Program is specifically designed for agriculture cooperatives located in farming areas throughout North America who share resources such as fuel, grain, fertilizer, machinery and farming operations. Coverage is offered for commercial general liability, commercial automobile, workers' compensation, and commercial property. Other lines, such as property, pollution liability – including site, excess liability, and directors and officers liability are offered through other carriers. The program is available in all 50 states.

The Energi Difference

Selection of the Best Companies: Energi's 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 controlling their 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 coverages, some of which competitors may not include. The Energi Cooperative Program will consistently deliver responsive and creative solutions to the unique needs of energy companies.

Competitive Premiums: The Cooperative 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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