

## LIABILITY ACCOUNT QUESTIONNAIRE – Part I

Reinsured:

Program:

Period:

**(Note: CY = Current Year)**

- 1) Maximum Gross Line (i.e., before facultative reinsurance):
- 2) Maximum Net Line (subject to reinsurance in question):
- 3) Normal Maximum Net Line:
- 4) Average Net line:
- 5) Subject Premium Income, Rate Change, Premium and Limits profile and Historical Large Loss Information (Please complete Part II of the Questionnaire)
  
- 6) Do you allocate primary P&I to your liability account?
  - a) If so, what portion of your SPI is derived from this line?
  - b) What is your normal maximum line?
  - c) Is crew coverage written to a full limit or sub-limit?
  - d) Please provide an estimated split of SPI between business written including crew and ex-crew.
  
- 7) What is your philosophy with respect to stacking lines?
  - a) Do you write contiguous excess layers?
    - i) If so, please describe your line setting guidelines, including any variations by sub-class?
  - b) Do you write excess over your own primary layer?
    - i) If so, please describe your line setting guidelines, including any variations by sub-class?
  
- 8) What are your guidelines for minimum attachment point for bumpershoots and how does this relate to the insured's exposure?
  - a) Does coverage drop down in the event underlying coverage is exhausted and, if so, which coverages and to what level?
  
- 9) In bumpershoots, do you provide excess coverage for aircraft (including helicopters) and landing facilities?
  - a) If so, please provide details of your underwriting guidelines with respect to minimum underlying coverage.

- 10) Do you write any policies which include bridges and/or tunnels as part of the insured's facility?
- a) Are the bridges/tunnels part of, or used as, a public thoroughfare?
  - b) If so, please provide the name of the insured, location of the bridge or tunnel and your share, layer limit and attachment point.
  - c) Are there any policies which only cover bridges/tunnels and/or the entity responsible for the operation of same (if so, please provide details of same: name of the insured, location of the bridge or tunnel and your share, layer limit and attachment point)?
- 11) Do you write policies protecting facilities which have pipelines that extend beyond the boundaries of the facility?
- a) Do you require such pipelines to be scheduled on the policy?
    - i) If so, what are your guidelines for the minimum length of pipeline that is required to be scheduled?
      - (1) Does your policy limit coverage to only scheduled pipelines and pipelines shorter than the scheduling threshold?
    - ii) Will you provide coverage to pipelines which extend beyond 25 miles from the insured's premises?
      - (1) If so, what is the maximum length of pipeline you will cover?
    - iii) Do you provide contingent liability coverage for non-owned pipelines?
      - (1) What, if any, are the additional underwriting guidelines/requirements for providing contingent coverage for non-owned pipelines?
- 12) Do you provide liability coverage to commodity traders?
- a) If so, are there any commodities which you will not cover or will only cover subject to Home Office or CUO referral?
    - i) Please provide details of such restricted or excluded commodities and requirements for approval, if any?
    - ii) Do you provide third party coverage for goods being transported via pipelines?
- 13) Are you providing statutory state or federal compensation act coverage in any of your excess or primary liability policies? If so please complete a separate limit profile and attachment point information sheet for these accounts, including the number of accounts and SPI.

14) Do you provide liability coverage for onshore E&P energy (exploration and production) energy business?

a) If you do so please provide details of your ten (10) largest lines below.

	<b>Insured</b>	<b>\$ Line</b>	<b>% Line</b>	<b>Attachment (100%)</b>	<b>Estimated Annual Premium</b>	<b>Part of an Off/On-Shore Pkge (Yes/No)</b>
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

15) Do you provide coverage for drilling rig contractors?

- a. If so, are there any types of contractors which you will not cover or will only cover subject to Home Office or CUO referral?
  - i. Please provide details of such restricted or excluded contractor types and requirements for approval, if any?
- b. Do you provide coverage for work being done onshore as well as offshore?

16) Please provide details of your ten (10) largest lines for Drilling Rig Contractors. For insureds where multiple lines/layers are written, please detail each line separately in order to provide a complete picture of the make-up of the aggregate line for that insured:

	<b>Insured</b>	<b>Occupancy</b>	<b>\$ Line</b>	<b>% Line</b>	<b>Attachment (100%)</b>	<b>Est Annual Premium</b>
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

- 17) Have there been any changes in your underwriting philosophy or guidelines which will have a material effect on your account?
- a) Any discontinued sub-classes or business segments?
  - b) If so, please provide details of those sub-classes/business segments and when discontinued.

18) International Group of P&I Clubs (Please indicate line structure)

<u>1<sup>st</sup> Excess Layer</u>	<u>100%</u>	<u>Reinsured's Share</u>
P&I Limit		
Oil Pollution Limit:		
Attachment Point:		
Est. Annual Premium:		
Deposit Premium:		

<u>2<sup>nd</sup> Excess Layer</u>	<u>100%</u>	<u>Reinsured's Share</u>
P&I Limit		
Oil Pollution Limit:		
Attachment Point:		
Est. Annual Premium:		
Deposit Premium:		

<u>3<sup>rd</sup> Excess Layer</u>	<u>100%</u>	<u>Reinsured's Share</u>
P&I Limit		
Oil Pollution Limit:		
Attachment Point:		
Est. Annual Premium:		
Deposit Premium:		

- 19) Do you write Mutual Club non-poolable interests? If so, please provide details of your five (5) largest participations, based on line size:

	<u>Mutual</u>	<u>Interest</u>	<u>Line \$</u>	<u>Line %</u>	<u>Est. Annual Prem.</u>
1)					
2)					
3)					
4)					
5)					

20) Please provide details of your ten (10) largest aggregate liability lines for a single insured. For insureds where multiple lines/layers are written, please detail each line separately in order to provide a complete picture of the make-up of the aggregate line for that insured:

<u>Insured</u>	<u>Interest(s)</u>	<u>Line \$</u>	<u>Line %</u>	<u>Att./XS Point</u>	<u>Est. Ann'l. Prem.</u>
1)					
2)					
3)					
4)					
5)					
6)					
7)					
8)					
9)					
10)					

21) Please answer the following:

- a) Are liability coverages separately allocated and referenced when included in package policies?
- b) What are your underwriting guidelines with respect to non-marine coverages, including minimum attachment points?
- c) Does the non-marine allocation always remain below 20% of the liability element of the premium?
- d) Does the non-marine allocation always remain below 20% the Insured's gross receipts?
- e) Do you exclude punitive damages?
- f) Do you write products liability for marine products on claims made forms only and, if so, what is the percentage of your income written on claims made coverage basis?
- g) Do you exclude or limit coverage for occupational disease and/or pandemics? If so, please provide specimen language.
- h) Do you cover construction or demolition projects **other than** those involving vessels, craft or offshore energy drilling rigs/platforms/units? If so, please provide details of those projects including: name of the insured, location of the project, your share, and layer limit and attachment point.
- i) Do you exclude products liability for (alternatively, please identify if coverage is written on a claims made basis):
  - Aviation Products (including parts)
  - Chemicals/Petrochemicals
  - Explosives
  - Motor Vehicle Manufacturers (including parts)
  - Pharmaceutical
  - Toy Manufacturers
  - Electronics (other than for maritime use)
  - Cosmetics
  - Animal Feeds and Additives
  - Asbestos Items

22) Are you writing coverage for Upstream Energy into your liability account?

- a) If so, please provide the following information:
  - 1) SPI:
    - CY +1
    - CY
    - CY – 1
  - 2) Minimum underlying coverage:
  - 3) Terms and Conditions/Forms:

23) Are you providing Removal of Wreck / Removal of Debris coverage for Upstream Energy (Offshore Exploration and Production) in your liability account?

- a. What form(s) are you using? (provide samples)
- b. First Party (including Contractual) / Third Party / Both?
- c. Please provide details of required minimum underlying cover and acceptable terms and conditions?

24) Please list 10 largest Upstream Energy risks with exposure allocated to your Liability account:

	<b>Insured</b>	<b>Limit (100%)</b>	<b>Attachment (100%)</b>	<b>Your Share</b>	<b>ROW/ROD (Yes/No)</b>	<b>Downstream Cover (Yes/No)</b>
1						
2						
3						
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25) Are you writing coverage for any utilities operators, power generators or power transmission entities and allocating it to your liability account?

- a) If so please provide details of coverage, limits and excess points.

	<b>Insured</b>	<b>Limit (100%)</b>	<b>Attachment (100%)</b>	<b>Your % Share</b>
1				
2				
3				
4				
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The undersigned confirms that the information provided herein (Liability Account Questionnaire Parts I & II) are accurate to the best of their knowledge as of: \_\_\_\_\_

Signed: \_\_\_\_\_ Print Name: \_\_\_\_\_  
 Date: \_\_\_\_\_