

**NHA NIELSON, HURTADO & ASSOCIATES**  
*POWER DISTRIBUTION INSURANCE SPECIALISTS*

Attached, please find the announcement for our new program that is being offered through HSBC/ Arch. We have worked diligently for the last two years to structure a program that is unique in design, comprehensive in coverage, and competitive in pricing.

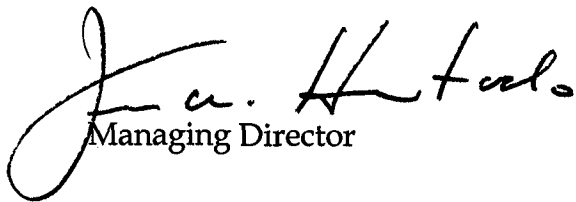
We have been able to achieve this balance through our very positive history of underwriting knowledge and loss control/risk management expertise.

In addition to the underwriting and the loss control, we submitted a proposal for claims handling which was accepted and is now being implemented. We have established a dedicated claims unit that will seek to establish long term working relationships with our insured's. In other words when a claim occurs, the facility will talk to the same adjuster with expertise in power distribution facilities and not be subject to the next adjuster that comes up on a carrier's rotation.

We also have a dedicated attorney for catastrophe claims and a dedicated litigation management committee that will meet, at a minimum of twice a year. We are very, very pleased with our claims operation and this is something I have envisioned for a long, long time. I firmly believe you and your clients will be favorably impressed as well.

Upon your review of this information, should you have any questions or need any additional information, please do not hesitate to call me and I will be more than happy to discuss them with you.

We are now accepting applications and seeking both new and renewal power distribution business for quotation and placement.

  
Managing Director

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**HSBC Insurance Agency (USA) Inc.  
&  
Arch Insurance Group**

are pleased to announce a strategic partnership providing a  
comprehensive national insurance program for  
power distribution facilities

Brokered nationally by

**Neilson, Hurtado & Associates**

Exclusively for

**rural electrical cooperatives  
municipal utilities  
public utility districts**

## **Coverages Provided**

Arch – Admitted – AM Best Rated A XV

Property\*  
Automobile Liability and Physical Damage  
General Liability  
Umbrella  
Workers Compensation  
Boiler and Machinery\*  
Directors and Officers Coverage\*  
Employee Identity Theft Coverage\*  
Crime\*

\*Provided exclusively by co-program markets

## **What makes us different?**

A balanced approach to underwriting, claims and loss control

### **Dedicated Underwriting Facilities**

Our Program Manager has over 30 years commercial insurance experience, 25 years energy experience, and 12 years specializing in insuring power distribution facilities.

Our Management Team has come together from the insurance energy sector with the goal to develop a program that better represents the needs and services for this segment of the industry.

Our dedicated underwriting team has been carefully selected from the energy insurance market place. Each team member has an exceptional background and expertise in utility insurance and they understand the nature of the risks involved.

With this background, we are postured to provide your insureds with a comprehensive insurance program with competitive pricing realized by all of our markets working on a collective basis.

## **Dedicated Loss Control Services**

We visit each facility on an annual basis.

Our loss control specialists have over 30 years experience working with the management of power distribution facilities.

Based on the specific needs of each facility, we develop and provide additional personalized onsite specialty training.

Our safety and loss control specialists are certified and accredited safety professionals.

In addition, our safety professionals participate in the NRECA/NUTSEA Loss Control Internship Programs.

## **Dedicated Claims Facilities**

We have taken our 30 plus years of power distribution insurance experience and established a dedicated claims facility.

Dedicated claims adjustors who will work on a direct basis with the management of the power distribution facility.

Dedicated adjusters who will keep the insured updated on the status of all claims, to include declinations and settlement.

Dedicated Litigation Management Committee that will work to minimize claim costs, legal expenses and manage litigation in order to provide the best results where liability is established.

A dedicated Arbitration Committee that will work with claims department and the facility in order to resolve any issues or concerns that may result in the event of a claim.