Climate change and natural disasters have led to a change in thinking around the world. For the past two decades Marsh has served as a trusted risk management advisor in the world of wind energy. Working directly with wind industry developers, manufacturers, contractors and utility companies, Marsh assists clients in managing their project risks throughout the life cycle. This risk management process includes but is not limited to:

- **Review of power purchase agreement contracts, engineering procurement and construction contracts and other supplier and lender contracts for the purpose of advising clients on appropriate risk transfer, risk retention and necessary loan covenant requirements**
  - production of detailed risk analysis reports for the construction and operational phases
  - design and placement of comprehensive insurance programs
  - management of claims arising from the projects

- **Key risk issues**
  - Based on Marsh’s extensive onshore wind project experience, the following is a brief summary of key risk issues:
    - **Substation and Power Delivery** – Marsh helps clients reduce loss potential by analyzing transformer and generator downtime and the availability of replacement parts. This analysis delivers beneficial and cost-effective solutions to clients.
    - **Natural Catastrophe** – Marsh’s earthquake assessments may help drive down pricing and increase capacity proposed by insurers.
    - **Wind Force Disruption** – During construction and repair, Marsh can provide guidance on the operation and use of cranes during high winds.
    - **Delay in Start-Up** – This includes availability of equipment, access to the construction site, losses at suppliers premises and damage to the equipment while in transit or during installation.
• Cabling – What type of cables are being used? How will they be laid and to what depth? Are there any crossing points with other cables or pipelines and how are these crossings managed?

• Damage Caused by Lightning – Is there any lightning protection in place or any other mitigating factors and/or studies?

• Subsurface Conditions – Have the necessary geological surveys been undertaken with regard to foundations/piling and cable laying?

• Technology – What technology is being used and what is its operating experience?

Insurance
Over the years, Marsh has developed creative insurance solutions for renewable energy. Whether on a per project basis or for comprehensive programs, Marsh is dedicated to meeting clients’ needs. During the initial phase of development and permitting, we can package property and casualty coverages and provide required casualty policies for auto, workers’ compensation, and excess liability. Auto identification cards and certificates are delivered promptly showing landlords as additional insureds.

This is all a part of our overall service package. Subsequently, when material transit and construction commences, Marsh will negotiate with a broad spectrum of insurance providers (both companies and dedicated wind facilities) to deliver tailored risk policies.

Lastly, coverage is provided for the operational phase of wind farms. In some instances this coverage can be attached to the construction policy for a specified period of time so as to avoid claims-handling issues associated with the commencement date of operations. Otherwise, Marsh is prepared to provide a complete risk management and insurance program once the client’s operations have commenced. Marsh’s global Marine & Energy Practice and Power & Utilities Practice is dedicated to supporting the needs of our clients.

ClaimsExcellence
Our expertise lies in managing large and highly complex claims. Every day. If you are interested in our Claims-Excellence settlement service, we would be happy to provide you with further information.

Interested?
If you are interested in our services, we would be happy to provide you with further information in person. Just get in touch!

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OUR EXPERTISE
Marsh’s Marine & Energy Practice places a substantial share of all international wind energy projects. Working directly with wind industry developers, manufacturers and contractors, Marsh assists clients in managing their risks throughout the life of their projects. In doing so, we help to further the growth of renewable energy generation worldwide. We are one of the market leaders for all phases of onshore wind farms and are committed to continuing to develop customized risk solutions to drive the industry forward in this growing and increasingly essential energy arena.

ABOUT MARSH
Marsh is the world’s leading insurance broker and risk adviser. With over 35,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data driven risk solutions and advisory services. Marsh GmbH has approximately 700 employees based in Baden-Baden, Berlin, Detmold, Dusseldorf, Frankfurt, Hamburg, Leipzig, Munich, Saarbrucken and Stuttgart.

Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), the leading global professional services firm in the areas of risk, strategy and people. MMC helps clients navigate an increasingly dynamic and complex environment through four market-leading firms: Marsh, Guy Carpenter, Mercer, and Oliver Wyman.

For further information go to www.marsh.de and www.mmc.com