

[Commercial Insurance](#) / [Casualty insurance](#)

Special Risk Insurance



Special Risk Insurance

Effective Teamwork

We assign an account executive, a claims specialist and an account engineer who work in partnership with our clients to manage and reduce risk. They form an effective team to reduce the total cost of risk and claims for each of our clients.

Typical Special Risk Clients

Power Generation

Public Utilities

Co-Generation

Bio-Mass

IPP's

Forestry

Pulp Mills-Kraft, TMP, CTMP

Tissue, Newsprint

OSB, MDF Mills

Chemical, Oil&Gas

Oil and Gas

Pipelines, Compressor Stations

Chemical Plants

Metals

Fully Integrated Steel Mills

Mini-Mills, Aluminum Mills

Mining-U/G

Placer, Open Pit Mining

Coal Mines

Flexibility

We understand that every risk situation is unique. To meet the individual needs of our client, we have designed our policies to be either issued as stand alone policies, as part of sectionalized programs or as partners in All Risk packages with prominent industrial property insurers. In this way, our Special Risks Division can work together with each client to provide the best coverage for every risk situation.

Global Capability

With the globalization of the world economy and many of our clients' interests, we have responded by expanding our capabilities. We are now able to tap into the considerable international strength of our affiliated companies - The HSB Group (www.hsb.com) and HSB-Engineering Insurance Limited (www.hsbeil.com). This allows us to increasingly respond to your international risk management needs.

Forestry

Our specialization gives us a greater understanding of risk

With highly unique exposures, the Forest Sector presents special challenges to the insurance industry. Our Special Risks Division has responded to these challenges through the formation of account teams of industry specialists who manage the types of risk presented by the Forest Industry.

Value Added Services

Our inspection specialists are trained in all aspects of the manufacture of forest products. These teams of specialists work closely with our Forest Industry clients through scheduled visits to help identify and manage risks on a regular basis. Subsequent to each visit the team issues a loss prevention report (available in either English or French).

Underwriting

We understand the unique processes and equipment inherent to the Forest Sector. Our specialized underwriters are able to provide custom designed policies that realistically address the exposures. BI&I can therefore provide insurance through a stand alone policy, as part of a sectionalized program or as a partner in an All Risk package.

Services

Specialized Underwriting

Risk Analysis

Expert Engineering Support

Loss Prevention and Reduction

Effective Teamwork

Risk Management Support

Typical Exposures

Steam Turbines
Yankee Dryer Failure
Suction Press Roll Failure
Transformer Failure
Boiler Low Water Conditions
Refiner Breakdown
Granite Roll Failure
Waferboard / OSB Press Failures

Power Generation

We are the specialists

When it comes to insurance for power generating facilities, B.I.&I. is the expert. Our experience is unsurpassed. Whether a small hydro generating plant, a non utility-owned generating location (N.U.G.), Co-Generation complex or a Provincial Utility, B.I.&I. is the company that most understands your needs.

A Team Of Professionals

Our Special Risks Division is built on teamwork. Your account team is comprised of an account executive, a claims specialist, an account engineer and inspection specialists. Their combined experience in risk analysis, loss prevention and underwriting can result in the reduction of total cost of risk for our clients.

Through regularly scheduled meetings and visits with the Utilities' operating, maintenance and management staff, our team works in partnership with our clients and brokers to ensure the lines of communication are always open.

Excellence In Inspection & Engineering

We pride ourselves as having the best insurance utility engineering and inspection force in Canada. Our utility inspection professionals are highly trained specialists who can provide a wide variety of loss prevention experience. Our power generation clients, engineers and risk managers alike, consider the loss prevention information that we provide on utilities, IPP's and N.U.G.'s to be of great value. We know you'll agree that our approach to risk management adds a dynamic new perspective to the risk control process.

BI&I Specializes In:

utilities
independent power producers
co-generation

combined cycle

small hydro's

N.U.G.'s

waste to energy (bio-mass)

Coverage For Many Exposures:

turbine overspeed

generator damage

transformer failure

boiler explosions

electrical arcing