## Stuckey & Company Looks to the Future by Addressing the Insurance Needs of the Renewable Energy Industry.

The new Element Green Insurance Program provides broad coverage for companies involved in solar, wind, geothermal, biomass and hydro energy projects.

Lake Saint Louis, Mo. – September 8, 2010 – As the Renewable Energy industry grows and becomes a major source of this country's power requirements, an increasing number of companies require an insurance program specializing in energy segments. **Element, A Green Insurance Program** from Stuckey & Company provides a tailored solution with broad coverage for a wide array of classes. The Element Program's coverage options can address both simple and complex needs of companies engaged in each stage of the industry value chain, from research and development; manufacturing; transit; construction; installation; and power generation.

This top-quality program offers Property, General Liability, Professional Liability, Workers Compensation, Umbrella and Inland Marine, all from an A+XV Rated Carrier. Deductibles for Property insurance range from \$250 to \$25,000, and insured may select Replacement Cost or Actual Cash Value. General Liability has been tailored to the needs of an emerging industry class to include Product Recall and Replacement Coverage. And Professional Liability can include electronic media liability, network operations security liability and coverage for computer products and services. Coverages can include a renewable enhancement package; power equipment insurance; equipment breakdown; and "Green Valuation" upgrades.

Element is Stuckey & Company's most recent program launch, although the company has 20 years experience in specialty programs and commercial lines insurance. Stuckey & Company is very familiar with the specialized insurance requirements of high-tech companies and emerging technologies. While some insurers view renewable energy businesses only as power generation risks, Stuckey & Company has analyzed the risks and opportunities across the entire value chain. The Element Program offers comprehensive insurance solutions for start-up, young and growing, and mature entities engaged in renewable energy, including those in the solar, wind, geothermal, biomass and hydroelectric markets. As Federal stimulus dollars support new Green Energy projects – and as global energy demand increases export opportunities for US-based energy companies, the Element Program is ready to respond.

Dwight Stuckey, President and CEO of Stuckey & Company, says he is proud to be one of a very limited number of companies offering this forward-thinking insurance program. "The Element Program is helping to support the people, companies and innovation that drive the American dream of clean, renewable energy to power our future," he says. "From the critical R&D companies looking at next generation technologies and energy efficiency, all the way through the generation, transportation and wholesale delivery of energy from renewable sources."

The Element Program is available to independent agents who register with Stuckey & Company as a licensed agent. (Agents can register online at <u>http://www.stuckey.com/forms/register\_agency.php</u>.) Stuckey & Company has in-house binding authority on all lines that qualify, and offers quick turnaround

on quotes. The program is licensed in all 48 mainland states. For more information, visit <u>http://www.stuckey.com/products/green-energy/index.html</u>.

## About Stuckey and Company

Stuckey & Company is a specialty insurance provider based in Lake St. Louis, Missouri. For 20 years, Stuckey has offered commercial, professional and personal lines of insurance. Stuckey & Company's network of more than 8,000 licensed agents has the knowledge and experience in dealing with specific coverage not typically covered under standard policies. As one of the fastest-growing specialty insurance providers in the U.S., Stuckey & Company offers E&O coverage to over 150 classes in sectors that include technology and IT consulting, accounting and financial services, government services, media, laboratories and education. In addition to Stuckey & Company's Tek Division, the company offers professional liability insurance to Architects and Engineers through the *Aspire A&E* Insurance Program. It is also the managing general agent of the HarborGuard Marine Insurance Program. Coverage limits are available for many risks up to \$5 million. Stuckey & Company also offers a variety of standard policies. For information on any of the specialty insurance programs from Stuckey & Company, call 1-800-828-3452 and ask for Dwight Stuckey.