

# Specialized Solutions for Food and Beverage Manufacturing

FOR AGENTS AND BROKERS



For the food and beverage manufacturing industry, protection for your business is one ingredient that can never be left out.

Why choose Liberty Mutual Insurance? We have more than 75 years of experience providing specific and tailored coverages for the unique exposures of food and beverage manufacturers. In addition, we provide a breadth of expertise to address emerging trends with our risk control services and expert, innovative claims management.

## Preferred Appetite

We focus on partnering with companies in business more than five years with a stable financial profile and a strong commitment to safety and quality assurance. You will find the greatest success when submitting the following classes:

### Goods Manufactured

- Dairy products
- Fruits and vegetables (canned, dehydrated, or frozen) and food specialties
- Cereal, bread, and snack products
- Bakery, candy, and confectionary products
- Beer, wines, and spirits
- Beverages, coffee, and ice
- Pasta

## Coverages Critical to the Industry



### Property

- Food product recall
- Contaminated food product
- Spoilage of perishable goods in transit
- Food product testing
- Research and development
- Selling price valuation included
- No coinsurance penalties
- Equipment breakdown
- Interruption of services (overhead lines coverage available subject to waiting period)
- Brands and labels
- Water and sewer back-up included



### General Liability

- Blanket additional insured extensions
- Limited product withdrawal coverage
- Occurrence redefined for specific products
- Pollution liability
- Manufacturers errors and omissions
- Products completed operations
- Premises



### Auto



### Workers Compensation



### Umbrella/Excess Liability

- Crisis management coverage

## Ways we Address Major Causes of Loss

### Property — Equipment Breakdown

Industry leading engineering services, including jurisdictional inspections, risk evaluations and damage investigations, using our in-house National Board certified engineers and technical consultants.

### General Liability — Foodborne Illness

Our proprietary risk improvement tool for food processing was designed to identify actual and potential GL loss sources and can aid in development of a plan to manage the supply chain, respond to an incident or recall, and address contractual risk transfer capabilities.

### Workers Compensation — Manual Material Handling

Detailed analysis of jobs that involve manual material handling with our own research based tools as well as collaboration with your clients on ergonomic task redesign solutions.

## Resources to Address Pressing Industry Exposures

We provide risk control resources that help address some of the industry's most pressing exposures:

- Equipment breakdown
- Business interruption
- Specific loss concerns
  - Ammonia
  - Combustible dust
  - Industrial oil cooking, freezers, and coolers
  - Spiral coolers
- Foodborne illness
- Food recall and traceability program
- Manual material handling
- Machine safety, lockout/tagout
- Ergonomic injuries
- Motor vehicle operations

## Risk Control Solutions for the Toughest Risks

- Get answers online or on the phone with:
  - Liberty Mutual SafetyNet™, a proprietary website that provides training, access to a broad range of educational materials, and self-assessment tools to help keep your clients' businesses safe
  - Liberty Mutual Consulting Center, ready to answer safety questions, provide advanced technical guidance, and make recommendations both before and after a loss occurs
- Insights, science, and data uncovered by the Liberty Mutual Research Institute for Safety

### Training for Your Clients

We provide training programs in addition to our full schedule of webinars and seminars on topics such as:

- Addressing risk transfer in food supply chains
- Controlling slips, trips, and falls
- Fleet safety
- Food safety and supply chain
- Planning for severe storms
- Product liability: estimating risk and implementing strategic controls
- Return-to-work programs
- Safety committees

## Superior Claims Outcomes

- With a local and regional team you can depend on for better outcomes and a consistent experience
- Return to work resources that get injured employees back to work faster, at a lower total cost
- Commitment to quality, innovation, transparency, and the highest services standards

## The Results of Our Claims Commitments

- **92%** of our customers are satisfied.<sup>1</sup>
- **90%** of agents and brokers are satisfied.<sup>2</sup>
- We close workers compensation claims **18% faster** than the competition.<sup>3</sup>

To learn more about managing risk for food and beverage manufacturers, contact your territory manager or underwriter today.

<sup>1</sup> Based on closed loop feedback survey results collected from January 2016-May 2016.

<sup>2</sup> Based on combined agent/broker satisfaction results.

<sup>3</sup> Results were determined during 7/1/2016 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2015.

