



Manufacturing

Between product liability exposures and facility-related risks such as Workers' Compensation and waste disposal, companies in the manufacturing industry need a partner that understands the broad range of coverages needed to insure them against potential loss and how to develop a comprehensive policy at a competitive cost.

Types of Companies

- Apparel
- Beverage and Tobacco Products
- Branded Commercial Products
- Chemical
- Computer and Electronic Products
- Diagnostic Instruments and Equipment
- Electrical Equipment, Appliance, and Component
- Engineered Products
- Fabricated Metal Products
- Food
- Foundries
- Furniture and Related Products
- Industrial Equipment and Machinery
- Leather and Allied Products
- Machinery
- Nonmetallic Mineral
- Paper
- Petroleum and Coal Products
- Plastics and Rubber Products
- Printing and Related
- Support Activities
- Manufacturing Services
- Textile Mills
- Transportation Equipment
- Wood Products

Key Risk & Insurance Components

- **Product Liability** exposure can be very high.
- **Environmental Impairment** exposure may be significant due to possible contamination of ground, air, and water from degreasers, solvents, chemicals to clean or coat, and their storage and disposal.
- **Workers' Compensation** exposures are typically very high. Common injuries include slips, trips, and falls. back injuries due to heavy lifting, and repetitive motion injuries. Production machinery is also a common cause of injuries such as cuts and amputation.
- Adherence to federal and state guidelines in disposing of waste is critical.
- **Business Income and Extra Expense** exposures are high as recovering from a loss could require a lengthy time to rebuild damaged facilities, and to return to pre-loss revenue levels.