

# Better Protection for Manufacturing Risks

## Flexible, tailored coverage and expertise

You benefit from more than just a policy, with underwriters who provide a comprehensive, all-lines solution to your manufacturing risks.

**Program options:**

- Guaranteed cost
- Large deductible
- Retrospective
- Aggregate stop loss
- Excess self insurance
- Captive and rent-a-captive
- Flexible collateral options



**General liability (GL)**

- GL enhancement endorsement for manufacturers
- Broadened additional insured for manufacturers (including vendor's)
- Product recall expense
- Manufacturers errors & omissions (E&O)



**Property**

- Broad and flexible all-risk property form
- Contingent business income
- Stock at selling price
- Service interruption
- Control of damaged merchandise



**Umbrella and excess**

- Admitted paper
- \$25M capacity
- Crisis management
- Blanket additional insured



**Workers compensation**

- National product
- State and federal WC
- Stop gap
- Foreign coverage
- Specific and blanket waivers of subrogation



**Auto**

- Auto enhancement endorsement
- Motor carrier coverage form
- Waiver of subrogation



**Specialty Ironshore lines**

**Cyber**

- \$10M primary and excess capacity
- Privacy breach expenses
- Regulatory fines and processing

**Directors and officers**

- EPLI, fiduciary, and crime

**Environmental**

- Site pollution: 1st and 3rd party remediation expenses
- Blanket nonowned locations and business interruption
- Limit up to \$50M
- EPIC PAC: GL, contractors pollution, site pollution, and professional liability

**Our service sets us apart.** Whether we're spotting issues before they become problems, or achieving the best possible outcomes on your claims, you can depend on our professionals for reliable and responsive advice and service.




**16% lower costs and 16% faster closing** when we handle WC claims, versus our competitors<sup>1</sup>

**Partner with Liberty Mutual,** and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

**To learn more about our manufacturing capabilities, contact your Liberty Mutual representative or visit [lmi.co/business](http://lmi.co/business).**

**Your partner in risk management: online, by phone, or in person**

We're here to serve you, your staff, and your customers. Leverage our risk control resources, property engineering, training, and webinars to help your customers run a safer organization.

Risk	Control	
	<p>Automation and robotics are decreasing labor costs but 65 percent of robot accidents occur during nonroutine operation.</p>	<ul style="list-style-type: none"> <li>• Residual Risk Reduction (R3™) helps cross-functional teams examine controls.</li> <li>• Machine Amputation Risk Reduction strategy (MARRs™) helps isolate critical risk factors.</li> </ul>
	<p>Work schedules can impact productivity and safety.</p>	<ul style="list-style-type: none"> <li>• Scheduling Impact Risk Estimator (SIRE™) is a schedule-analysis program that helps estimate the relative risk of work schedules.</li> </ul>
	<p>Lack of product safety programs can lead to product liability claims.</p>	<ul style="list-style-type: none"> <li>• GL Risk Improvement Tool (RIT) helps manufacturers rank and prioritize public exposures. It quantifies risk, applies a risk ranking model, and isolates risk affecting the business.</li> <li>• We perform product safety self-assessments, including quality control procedures and relevant standards.</li> </ul>

**Real-time updates**

Know where your claim stands 24/7 with RISKTRAC®.

**Yes, it is possible to have an amazing claims experience.**

When a building or equipment is damaged, or an employee is injured, our customers rely on our claims professionals for fast, accurate service that helps get businesses up and running and employees back to work as quickly as possible.

<sup>1</sup> Results are determined during 7/1/2017 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2016. Average cost based on a 5-year ultimate average.



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