

**CASE STUDY:**  
Food Manufacturing

# Investment in safety measures pays off

As a grower, harvester, processor, and packager of food products, this company must abide by many regulations. To help protect their business against potential losses, they took a proactive approach and have been heavily investing in safety measures over the last couple of years. Considering all the improvements made, the company was disappointed with their property insurance renewal quote and were ready to pursue another insurance carrier.

## Taking an industry-specific approach to protection

With our extensive food-specific expertise in risk engineering, underwriting and claims, Chubb was able to show the client that they would be supported by people who understood their business and the risks they face. Food specialists from risk engineering and underwriting visited the client's facilities, conducted extensive risk engineering surveys, carefully assessed the company's exposures, and reviewed its specific insurance coverage needs.

With the detailed information gathered, Chubb quickly crafted a competitive property quote for the client, including a loss sensitive workers' compensation program. Because the company wanted to keep their up-front premiums down and were large enough to shoulder additional claims costs, a loss sensitive program was right for them.

In addition, we advised the company of potential premium savings if it took care of a critical recommendation that was discovered in the risk engineering survey – adding a set of sprinklers to a building. This showed the client that we were willing to work with them and would adjust their premium to account for their safety investments.

### *Chubb coverages provided:*

- Auto
- Customarq Package
- Equipment Breakdown
- Property/Casualty
- Umbrella
- Workers Compensation

## Want to see how Chubb can help solve your specific challenges?

Contact your agent or local Chubb underwriter today.