

## manufacturing

## LARGE WATER COMPANY

## THE SITUATION

Our prospect, a large water company, hired a new risk manager. We recommended that we perform our proprietary *Conner Strong Consultative Review*, which is a thorough analysis of their risk management and insurance programs. The risk manager agreed that the independent review would be a prudent step to take.

## OUR RESPONSE

As part of our *Conner Strong Consultative Review*, we analyzed 13 policies and uncovered 95 coverage issues. We discovered several exclusions which excluded coverage for catastrophic exposures that would affect a water company including:

- > Bacteria Exclusion
- > Failure to Supply Exclusion
- > No Products Pollution Coverage
- > No Lead Coverage
- > No Professional Liability Coverage

Conner Strong & Buckelew performed an extensive marketing effort with a complete underwriting narrative which included the history of the company, a description of their operations, underwriting information and all safety and loss control procedures. Conner Strong & Buckelew presented an insurance program that corrected the main coverage issues and removed the five exclusions listed above.

## THE RESULT

The company's overall insurance program had significantly improved coverages to better protect its assets along with a savings of \$300,000 annually in premium. In addition, claims that were excluded under their old program were now covered under their new insurance program with Conner Strong & Buckelew.

For more information contact your Conner Strong & Buckelew representative at 1-877-861-3220.

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