

manufacturing

MANUFACTURING COMPANY

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

THE SITUATION

Our prospect, a large manufacturing company had two separate insurance programs – one for their manufacturing arm and one for the parent holding company. The insured believed that they had Products Liability Coverage for all of their manufactured products.

OUR RESPONSE

We performed our proprietary *Conner Strong Consultative Review* and uncovered gaps in the structure of the insurance programs. We discovered that the manufacturing company's Commercial General Liability policy did NOT include any coverage for their Products/Completed Operations exposure. While the parent company's General Liability policy did include Products Coverage, it had an exclusion for the manufacturing company, thereby eliminating coverage for any products manufactured by that entity.

We disclosed our findings to the insured and recommended a single insurance program under one Commercial General Liability policy, including coverage for Products Liability to cover both the manufacturing entity and the parent holding company.

THE RESULT

We were awarded a Broker of Record letter and provided coverage for our client utilizing one insurance carrier with one Commercial General Liability policy that included coverage for Products Liability and no limitations with respect to the manufacturing entity. The client, for the first time, had the correct insurance coverage in place to properly protect their assets.

