



Insurance and Risk Management Solutions for Manufacturers

BEECHER  CARLSON

Passion. Innovation. Accountability.



In today's competitive world, manufacturers can no longer only rely on low prices, high quality and on-time delivery to keep them on top. These attributes – advantages a decade ago – are now just requirements to stay in the game. And the rules of the game are constantly changing. Manufacturers face increasing globalization, more competition than ever, and customers whose demands reflect their own knowledge and expectations of a global market.

So what does all this mean from an insurance and manufacturing risk management perspective? It means you need a broker who deeply understands the nuances of your business and can anticipate change - before it happens. Not someone who loosely tosses industry buzz words and lingo around but someone who knows the complex and numerous exposures you face. You need someone who is proactive and willing to make innovative recommendations – not because you said so – but because it's the right thing to do, by you. And someone who, at the end of the day, is so tightly connected to you and your business that you look at them as a true business partner.

That someone is [Beecher Carlson](#).



A photograph of a car manufacturing plant. In the center, a worker in a blue uniform and glasses is working on a white car body. The car is on a production line. In the background, other workers and car bodies are visible. There are signs on the wall, including a 'no smoking' sign and two 'face mask' signs. The scene is lit with bright overhead lights. A semi-transparent grey box contains text.

Collaboration is at the heart of every interaction.

You'll *see* it in the way we perform.

You'll *feel* it in the way we communicate.

You'll *know* it in the way we ensure your satisfaction.



Our *unwavering* commitment

WE'RE NOT AFRAID TO ROLL UP OUR SLEEVES AND GET OUR HANDS DIRTY

We represent some of the biggest names in the manufacturing industry. We don't take their business lightly and know that they count on us every day to deliver.

Our team of skilled and experienced consultants, loss control and claim specialists represent some of the industry's most influential, most respected professionals in manufacturing risk management. Our team has helped clients overcome big risk management challenges that include complex casualty, complex property, executive liability, captive management, environmental and actuarial consulting.

The successful long-term client relationships we've enjoyed are testimony to our promise to consistently deliver meaningful results. This is accomplished by leveraging our unique combination of specialized expertise, analytical thinking and 'client-first' commitment that is only made possible by having focused in the industry for over 20 years.



WE KNOW YOU HAVE OPTIONS, SO WHY SHOULD YOU TURN TO BEECHER CARLSON?

Strategic Value

The results we deliver will positively impact your bottom line.

Specialized Expertise

We know and understand the nuances of your business and their impact on risk.

Partnership Approach

You can count on Beecher Carlson to always look out for your best interests.

Proactive Support

Our industry knowledge allows us to promptly identify potential issues and offer creative, results-oriented solutions.

Straightforward Communication

We communicate with candor, sincerity and a sense of urgency at all times.

History of Success

Our track record is unparalleled in the industry. Clients benefit from our knowledge and experience every day.

to providing you *exceptional* client service is our *top priority*.



REDUCED WORKERS' COMPENSATION COSTS BY 61% FOR AUTOMOTIVE OEM

We partnered with an automotive OEM to reduce their workers' compensation costs by more than 61% as compared to a 36% decrease in payroll using ZOOM, our exclusive integrated methodology combining innovative claims processing, data gathering, predictive analytics and results-based metrics. We accomplished this through an early warning system that identified potential adverse claims more closely and combined it with a strategic process improvement plan. We capitalized on the reduction in claims costs by a \$5 million reduction in collateral and \$2 million in outstanding reserves.



Delivering the *right* solution, *every* time.

The work of our National Manufacturing Practice is focused solely on finding significant savings, regardless of the industry's dynamic environment. We deliver, no matter the market conditions. With our innovative analytical approach, you're assured you have the information you need, the control you want and the broader choices you've been waiting for across a spectrum of services that include:

PRODUCT LIABILITY

We'll consult on your product liability exposures to develop the program that minimizes costs while facilitating your control of brand image, including the coordination of suppliers' product liability exposures.

PRODUCT RECALL

We'll help you prevent product recalls from occurring and prepare you for a recall by having a crisis communications plan in place along with appropriate supply chain recovery options designed to reduce business interruption and protect your brand.

COMPLEX PROPERTY

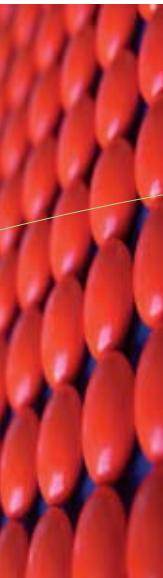
We'll partner with you to design your property program incorporating coverage for trade disruption exposures and contingent interruption coverage to manage supply change exposures.

COMPLEX CASUALTY

Gone are the days of ad hoc, reactive decision making. Using an integrated methodology where advanced mathematical modeling techniques are deployed across large volumes of data, we can tell you precisely where and how to focus to reduce your cost of risk.

EXECUTIVE LIABILITY

Beecher Carlson is the first and only brokerage to provide a forward-looking view of your D&O risk profile to alert you to the likelihood and severity of future shareholder litigation. Our success in pinpointing Executive Liability risk drivers provides you with objective, data-driven knowledge to make insightful decisions about coverage limits and retentions, and model the impact a potential business decision can have on your future risk profile.





JUST ONE OF THE MANY WAYS WE'RE HERE TO HELP

Our client had agreed to an acquisition by a private equity firm. When the private equity firm backed out of the deal, the six year tail transaction we had put in place stipulated that if the transaction fell apart, we would provide an 18 month extension of their current policy. This prevented the client from having to re-negotiate a renewal and allowed them to continue their current policy which was priced well below the market and had no contingencies by the underwriters to re-negotiate the deal.

CAPTIVE MANAGEMENT

For almost 30 years, we've been helping clients explore and understand the many alternatives to traditional insurance. In fact, we pioneered many of the most innovative captive design concepts in the industry. Today, we are recognized as a Top 10 captive manager in the world.

ACTUARIAL CONSULTING

Tremendous knowledge of the Manufacturing industry gives us — and you — an advantage in risk analysis. We help you understand and set appropriate accruals to effectively negotiate any collateral requirements, often helping you achieve current year credit for new cost-saving initiatives.

ENVIRONMENTAL

We'll help you evaluate your unique exposures and recommend solutions as the business world becomes increasingly global and undergoes change.

CLAIMS MANAGEMENT & CONSULTING

Beecher Carlson claims management professionals work closely with you to design, implement and monitor a claims management program that will help mitigate your losses and save money on insurance. Part of this includes an important "early warning" system to identify, communicate and manage claims having a potential for adverse development.

LOSS PREVENTION

Through our advanced analytics, knowledge of Manufacturing operations, and understanding of your goals, we help you identify and prioritize key initiatives that will help you reduce your cost of risk —all at an appropriate ROI. Together with you, we establish metrics to measure success and hold ourselves accountable for achieving results in accordance with them.



Passion. Innovation. Accountability.

NATIONAL MANUFACTURING PRACTICE

1-800-657-0243

www.beechercarlson.com