



Many Risks, One Chubb.

# Manufacturing industry overview



Strengthened insurance protection. In any industry where anything can happen.

Manufacturing is a thriving industry experiencing significant growth and evolving operations. Serve your middle market clients better by helping them identify, understand, and mitigate emerging risks.

Chubb offers a range of coverages and capabilities that meet the unique needs of your clients. Some products to consider when discussing your manufacturing client’s portfolio include Occupational Accidental Death & Dismemberment, Environmental – Pollution Liability, and Employment Practices Liability.

## OCCUPATIONAL ACCIDENTAL DEATH & DISMEMBERMENT

### What it covers

- Lump sum AD&D benefits while working
- Provides extension of coverage for employees injured on premises while performing their duties
- This coverage is in addition to Business Travel Accident benefits

Insuring this exposure helps supplement workers compensation and protects general liability.

### Value-added services

- 24/7 emergency travel assistance services to respond to employees needs while traveling off-premises
- Offers additional benefits for employees traveling overseas on business

**21%** of middle market manufacturers said workforce risk was their biggest concern.<sup>1</sup>

**Over 5,000** fatal work injuries in 2021.<sup>2</sup>

**15%** of private company workplace injuries occur at manufacturing companies.<sup>3</sup>

<sup>1</sup>The National Center for the Middle Market Indicator Report. 2022.  
<sup>2</sup>Department of Labor and Industry. State’s fatal work injuries increased in 2021.  
<sup>3</sup>U.S. Bureau of Labor Statistics. Employer-Reported Workplace Injuries and Illnesses (Annual) News Release. 2020.

## ENVIRONMENTAL – POLLUTION LIABILITY

### What it covers

- Business interruption
- Clean-up costs
- Legal expenses
- Third-party claims

Also covers any damage to human health and the environment caused by a manufacturing facility's pollution.

### Value-added services

- Dedicated environmental claims specialists
- 24/7 access to Chubb's Environmental Incident Alert<sup>SM</sup>:
  - Assisting clients to find and dispatch qualified incident response contractors, monitor clean-up costs, and mitigate potential liability associated with environmental releases
- Extensive risk engineering services available to help clients proactively prevent and mitigate environmental losses

### Up to 15%

Environmental claims are estimated to increase by 15%.<sup>4</sup>

### 23%

of direct carbon emissions are accounted for by manufacturing. This is due to materials like carbon dioxide and methane being burned and pumped out into the atmosphere.<sup>5</sup>

### More frequent pollution incidents

as the result of natural hazards (e.g. flooding/water intrusion causing mold), pipeline releases, and new or poorly-understood contaminants.<sup>6</sup>

## EMPLOYMENT PRACTICES LIABILITY

### What it covers

- Insurance protection for an organization, its executives and employees for a vast number of employment-related allegations brought by past, present, and prospective employees
- Covers defence costs and damage for employment-related claims including:
  - Defamation
  - Discrimination
  - Harassment
  - Retaliation
  - Unfair hiring practices
  - Wrongful termination
  - Wrongful notice shortfalls
  - And other workplace torts

### Value-added services

- Access to ChubbWorks<sup>SM</sup>:
  - This online resource provided at no additional cost offers loss prevention tools, including model employment policies, procedures, forms, and more
- Toll-Free Hotline: provides direct contact with a nationally recognized law firm to help you get immediate answers for general questions about workplace laws

### Almost 70,000

discrimination claims against employers were received, with retaliation asserted in more than 55% of all charges received.<sup>7</sup>

### 34,000+

retaliation charges were filed with the US EEOC in 2021.<sup>8</sup>

### 22,000+

disability charges were filed with the US EEOC in 2021.<sup>9</sup>

<sup>4</sup> USI. Commercial Property & Casualty Market Outlook: 2021 Mid-Year Update.

<sup>5</sup> World Economic Forum. From remanufacturing to recycling: how manufacturing can raise the bar on global climate goals. 2021.

<sup>6</sup> McGriff. Spring 2021 McGriff Market Update: Environmental.

<sup>7,8,9</sup> Equal Employment Opportunity Commission (EEOC). 2021.

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