

Risk Engineering Solution Suite for Food and Beverage Manufacturers



Risks facing food and beverage manufacturers today impact productivity, customer relationships and profits.

Food and beverage manufacturers are essential to daily life, and the products they make are consumed by people around the world. Your company has an immense responsibility to deliver quality, safety and value – a responsibility that can carry significant financial and reputational risks if something goes wrong.

Food and beverage manufacturers need to identify, assess and mitigate those risks as part of their risk management program. Zurich can help. We understand your challenges based on our cutting-edge predictive analytics – powered by tools that include artificial intelligence, cognitive computing and smart algorithms. Zurich understands the best practices to address your risks. Our expertise is identifying, assessing and helping you address risk.

The Zurich Solution Suite was built with your risks in mind based on our experience and in-depth analysis of industry claims and trends.

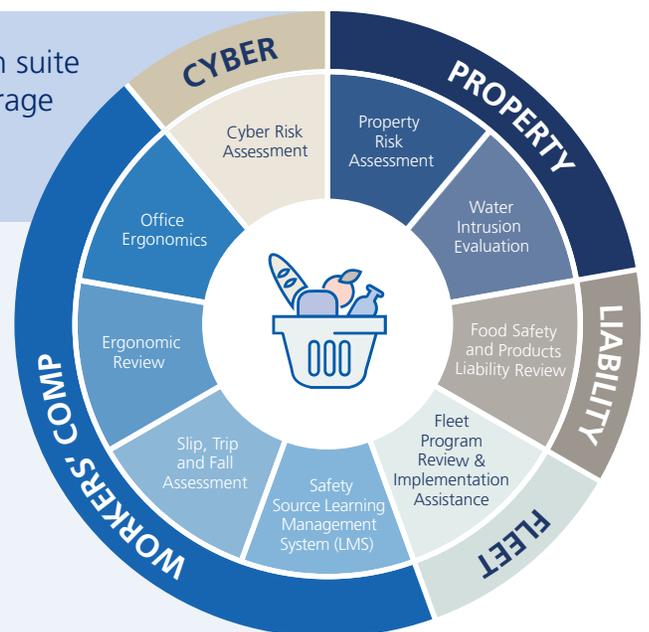


The Zurich Solution Suite can help you reduce your risks

Business leaders trust Zurich to keep them current with the latest risk intelligence to more effectively manage their evolving business needs. By collaborating with our risk specialists, you too can gain the knowledge you need to manage your risk.

Creating a solution suite for food and beverage manufacturing couldn't be easier

- Simply pick the combination of services you desire.
- Reach out to your Risk Engineer for additional information.



There were **511 food product recalls** in the U.S. during 2018¹



Nearly **38K fires** each year at industrial and manufacturing properties cause an estimated **\$1.2B in property damage**²



Almost **20K nonfatal workplace injuries** and illnesses occur in the food manufacturing industry each year³



Work-related motor vehicle accidents **cost U.S. employers more than \$57B** in 2017⁴



923M connected devices (Internet of Things) projected in manufacturing environments by 2020⁵

Risk Engineering Services for Food & Beverage Manufacturers

Zurich customers have access to a dedicated Risk Engineering Services Coordinator who can help guide you to the right services for your company. The Solution Suite consists of services to address the most frequent and severe risks in your industry. These services are offered for a fee to help you address the major exposures you face:

- **Property Risk Assessment** – Identifies and assesses hazards, exposures and controls relevant to your property insurance program with Zurich. Includes loss mitigation resources and risk improvement actions, as well as a benchmarked assessment report including loss expectancy calculations. Manufacturers have many [unique property exposures, such as hard-to-replace equipment](#), that could lead to production shutdowns and the loss of business. Understanding your exposures and how to address them is good risk management.
- **Water Intrusion Evaluation** – Assesses various facility features, exposures and controls relative to water intrusion and water damage risks that commonly affect a facility. The evaluation provides a summary report and recommended actions to address exposures. For example, [a free-flowing domestic water line can fill a swimming pool in a few hours](#).⁶ In your facility, that can mean clean-up, mold abatement and possibly loss of materials and equipment. Build your company's resilience against water-related damages.
- **Food Safety and Products Liability Review** – The [cost of food recalls can be substantial and may undermine the confidence of your customers](#) in the quality and safety of your products. A Zurich food safety specialist will conduct an initial consultation with you to discuss your risks and evaluate your food safety controls.
- **Ergonomic Review** – Strains are the leading category of workers' compensation claims for manufacturing. From our analysis, [even a minor strain injury can remove a worker from the production floor for about four weeks](#), impacting production, quality and co-workers' morale and stress.⁷ A strategic Zurich service provider will analyze risk factors that contribute to strains and other soft tissue injuries at a workstation.
- **Fleet Program Review and Implementation Assistance** – Zurich will evaluate your fleet program and provide feedback, including sample program elements aligned with industry and American National Standards Institute (ANSI) standards. Almost 40,000 people die on U.S. roads each year. [Motor vehicle crashes are the leading cause of occupational fatalities in manufacturing](#).⁸
- **Slip, Trip and Fall Assessment (STF)** – Assesses STF exposures using Zurich's 10-point STF rating system. Designated areas of your facility are evaluated, rating each contributing factor's potential from very low to very high. Risk reduction strategies are developed to minimize the contributing factor potential. [A minor slip and fall that requires medical attention can cause the employee to lose as much as two weeks of work](#), with resulting impacts on production, quality and, potentially, morale. Taking steps to address slips and falls can make a large impact.
- **Safety Source Learning Management System (LMS)** – An LMS allows your company to choose and assign training to your employees. The training can be [completed at the times most convenient for you and the employee, even remotely](#). Completed training is recorded in the LMS, documenting compliance and understanding. A catalog and free previews are available at [safetysourceonline.com](#). Track required training via the learning management system.
- **Cyber Risk Assessment** – Zurich Cyber Risk Engineers review your exposures and controls, offering improvement ideas that can strengthen your overall cybersecurity program. According to a recent study, [most small-medium enterprises go out of business within six months of a cyber attack](#).⁹
- **Office Ergonomics** – While soft tissue injuries on the shop floor get a lot of attention, ergonomics in the office are no less important. [Repetitive motion injuries and low back strains can result from poorly designed, arranged workstations in your offices](#). A Risk Engineering professional will evaluate office ergonomics and provide recommendations to address concerns.

Contact Zurich's Risk Engineering department to learn more at: 800-982-5964

Sources:

1. Combined USDA/FIS and FDA published statistics, current as of 14 January 2019 and 23 April 2019 respectively.
2. Campbell, Richard. "Fires in Industrial and Manufacturing Properties." National Fire Protection Association. March 2018.
3. Killins, Dan. Safety Hazards in Food Products Manufacturing. EHS Daily Advisor. 15 May 2019.
4. Vehicle accidents cost companies \$57B in 2017. FleetOwner. 20 April 2018.
5. Greenough, John. "How the Internet of Things is revolutionizing manufacturing." Business Insider. 12 October 2016.
6. Calculated based on average flow from a domestic water line and volume of a small swimming pool. 8000 gallons in 3 hours.
7. Analysis of WC data for Mfg industry, strains – looking only at the indemnity portion of claims in the 0-10K cost band; used \$15 per hour, 40 hours per week as the denominator.
8. Motor Vehicle Safety at Work: Resources: Motor Vehicle Crash Facts – NIOSH. "Centers for Disease Control and Prevention, *Centers for Disease Control and Prevention*, www.cdc.gov/niosh/motorvehicle/resources/crashdata/facts.html.
9. "The Need for Greater Focus on the Cybersecurity Challenges Facing Small and Midsized Businesses." SEC Emblem, 19 Oct. 2015, www.sec.gov/news/statement/cybersecurity-challenges-for-small-midsized-businesses.html.

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This is intended as a general description of certain types of risk engineering services available to qualified customers through The Zurich Services Corporation. The Zurich Services Corporation does not guarantee any particular outcome and there may be conditions on your premises or within your organization, which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to help you assess your changing risk environment.

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