



Many Risks, One Chubb.

Manufacturing industry overview



Strengthened insurance protection.
In an 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.¹

Over 5,000

fatal work injuries in 2021.²

15%

of private company workplace injuries occur at manufacturing companies.³

¹The National Center for the Middle Market Indicator Report. 2022.

²Department of Labor and Industry. State's fatal work injuries increased in 2021.

³U.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 AlertSM:
 - 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%.⁴

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.⁵

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.⁶

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 defense costs and damage for employment-related claims including:
 - Defamation
 - Discrimination
 - Harassment
 - Retaliation
 - Unfair hiring practices
 - Wrongful termination
 - And other workplace torts

Value-added services

- Access to ChubbWorksSM:
 - This free, online resource offers comprehensive loss prevention tools, including model employment policies, procedures, forms, and more
- Loss Prevention Consultant Services: Chubb's network of more than 120 top law, HR and statistical firms can help your clients create customized solutions to their employment issues
- 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.⁷

34,000+

retaliation charges were filed with the EEOC in 2021.⁸

22,000+

disability charges were filed with the EEOC in 2021.⁹

⁴ USI. Commercial Property & Casualty Market Outlook: 2021 Mid-Year Update.

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

⁶ McGriff. Spring 2021 McGriff Market Update: Environmental.

^{7,8,9} Equal Employment Opportunity Commission (EEOC). 2021.

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