

## Manufacturers & Distributors

Manufacturers & Distributors require an insurance program to help manage risk – and demands by their owners, lenders, suppliers, customers and other stakeholders.

HUNTERS understands the demands of your industry and can help you put an optimal risk and insurance program in place.

### Your challenges could include:

- Contingent Business Interruption – supplier/customer dependency
- Efficacy and Design Errors
- Machinery and Equipment Failure – Down-time effect
- Fleet Protection
- Environmental mishap potential
- Fire/Clean Room Damage
- Product Recall
- Escalating Workers' Compensation Costs
- Global Outsourcing Risks
- Copyright/Patent Infringement
- Network Security
- Directors & Officers Liability – board comfort management

When it comes to managing these forms of risk - there's no substitute for experienced consultative insight and imagination. Enter HUNTERS.

### Cost of Risk – Reduction / Containment

Cost of Risk = Premiums + Deductibles + Administration + Un-insured losses  
Our Clients know that the true measure of value in an insurance plan isn't simply lower-negotiated rates at renewal time, but how well it supports your business objectives — your profitability — year after year.

## Insurance Program Design

A well-designed plan is more than a portfolio of coverages. It's a custom set of built-in, sustaining risk strategies and solutions – driven towards reducing and containing your overall cost of risk.

## Contract Analysis

HUNTERS regularly provides analysis of contracts between manufacturers, their suppliers and customers, focusing particularly on the risk transfer components within "hold harmless" and indemnity clauses. "Broad Form Vendors Liability" distributor requirements is an issue we manage regularly.

## Service & Information Management

HUNTERS maintains systems to efficiently track and communicate with multi-location accounts. For clients with incident frequency, our claims management and tracking systems offer maximum flexibility to generate decision-enabling reports.

Our streamlined documentation procedures to ensure prompt delivery of accurate policies, endorsements, premium allocations, invoices and certificates of insurance. HUNTERS offers competitive financing options enabling our Clients to control their cash flow.

## Claims Service

If you are a HUNTERS Client, you can expect us to coach you and advocate your interests through the claims process to achieve satisfactory resolution without delay. We are ready when you need us the most. For emergencies, we make ourselves available 24 hours a day, 7 days a week.

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