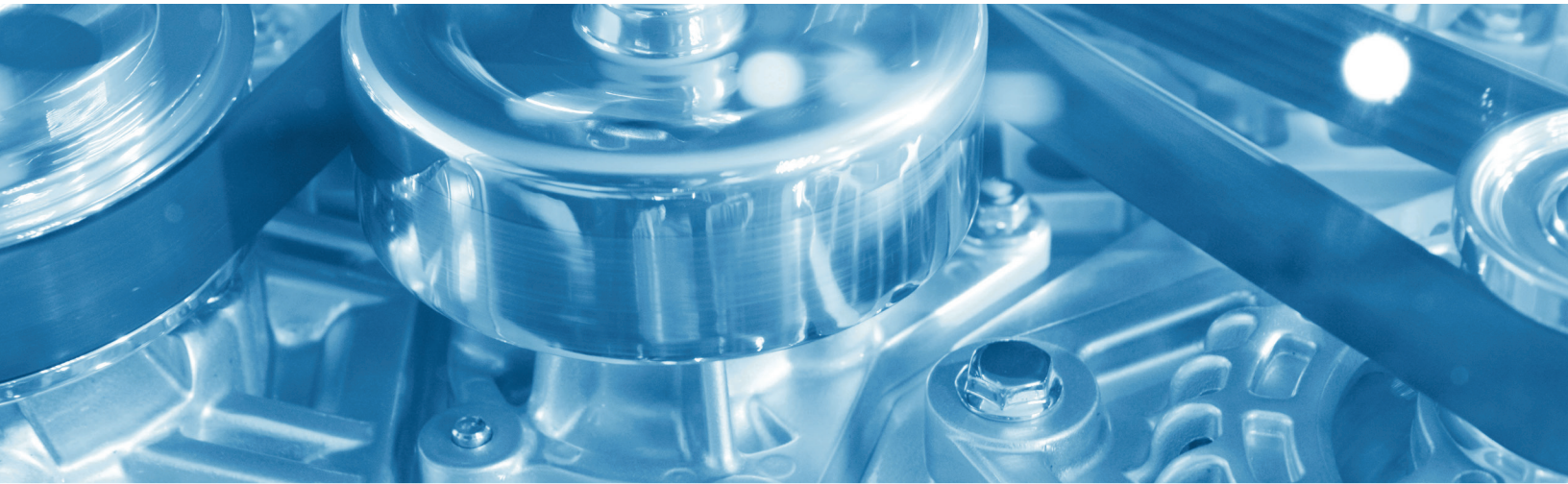




We can show you more.®

oneworld<sup>®</sup> manufacturing



We're committed to the success of your manufacturers



## At CNA, we're devoted to serving the commercial insurance needs of your clients.

For more than a century, CNA has provided the insurance products and services manufacturers want, need and trust to protect their operations and enhance their productivity. We are also keenly aware of the similarities — and distinctions — among different manufacturers, reinforcing our ability to write coverage across a broad range of manufacturing classes. We're proud that our comprehensive product range — including our oneworld® global product — and commitment to service excellence has made us the preferred choice for thousands of manufacturers worldwide.

The following table highlights some of the key emerging risks that every manufacturer now needs to consider:

Key Emerging Risks	CNA Solution
<b>Product recalls</b>	<b>Product Recall Expense with Loss of Profits</b> — covers recalls initiated by the insured or ordered by any regulatory or governmental agency; coverage includes expenses for media announcements of recall, expenses for transportation of faulty products from customers' premises, expenses to dispose of faulty products, and loss of profits arising out of a product recall
<b>Supply chain risks</b>	<b>Manufacturer's Errors or Omissions</b> — covers a manufacturer's liability to a third party for loss of use of tangible property as a result of a design, manufacturing or installation error in the manufacturer's product
<b>Third party risks</b> — including increased outsourcing and heavy reliance on overseas manufacturers for parts and components	<b>Dependent Business Location (Contingent Business Income)</b> — covers loss of income resulting from loss by covered perils to properties not owned or operated by the insured, but that are operated by others upon whom the insured depends for business
<b>Research and development risks</b> — with rapid improvements in production processes, research and development activities are essential for companies to keep pace with modern trends and customer demands	<b>Research &amp; Development</b> — covers restoration expenses and lost business income if an insured event damages research and development projects or the records documenting the research and development
<b>International risks</b> — through the emergence of various global trade agreements, international expansion will soon be standard for many Canadian companies	<b>CNA Canada Travel Assistance</b> — through CNA's agreement with Europ Assistance, an employee will be directed to an approved medical provider, guided on how to secure the necessary travel documents, and emergency personal cash advancements that will enable them to continue on their business trip
<b>Increased use of specialized and complex manufacturing tools</b> — such as lasers, robotics and automated milling machinery	<b>Infrared (IR) Testing Services</b> — this complimentary service can help identify electrical faults that can cause major damage to production equipment and result in a business interruption

When you're looking for a strong insurance carrier dedicated to the success of your manufacturing clients, **we can show you more.®**

## A Comprehensive Approach to Manufacturing Protection

CNA oneworld® Manufacturing provides insurance solutions for a wide array of manufacturers, including:

- Metal
- Commercial and Industrial Machinery
- Commercial Electric Equipment and Appliances
- Technology
- Food Processors
- Plastic and Rubber
- Non-Hazardous Chemical Manufacturers
- Finished Wood Products
- Minerals (Concrete, Stone, Glass, Clay)
- Paper and Printing

## Industry-Specific Coverage to Meet the Needs of Manufacturers

### CNA oneworld® Manufacturing Package

CNA oneworld® Manufacturing package is the most comprehensive commercial insurance package policy available in the Canadian marketplace today. oneworld® Manufacturing brings you one of the broadest offerings for domestic and international risks. Our expertise and ease of doing business in Canada and abroad make CNA's oneworld® product the right solution for your most important clients.

Specialized Coverages for Manufacturers	sub-limit
Manufacturer's errors or omissions / failure to manufacture to specifications	\$50,000
Product recall expense with loss of profits	\$50,000
Miscellaneous dependent business location (Canada and continental U.S.)	\$250,000
Miscellaneous dependent business location (anywhere else in the world)	\$100,000
Off-premises power interruption	\$100,000
Research and development property restoration	\$100,000
Research and development business income loss	\$100,000
Adulteration, spoilage, change in temperature or humidity	\$100,000
Damage to property while actually being worked upon	\$25,000
Accidental marring or scratching of molds, dyes, patterns or plates	Included
Expenses for delivery of processing water required for operations	\$25,000
Contractual penalties for late delivery of products due to covered loss	\$25,000
Precious metals, stones and alloys used in manufacturing process	\$25,000

Higher limits are available. Please contact your local underwriter to discuss.

## CNA Solutions

Every manufacturer faces different types and levels of risk — and we have a comprehensive portfolio of products and services to address those exposures.

CNA provides a seamless process from the first contact with a regional Canadian underwriter to final placement of coverage in unfamiliar jurisdictions.

### oneworld® International Master Policy

CNA offers the following features with our comprehensive global insurance package for Canadian-based multinational companies:

- Global master policy with suits defended worldwide
- Difference in Conditions/Difference in Limits (DIC/DIL) over local admitted policies
- Same site rebuilding clause removed
- U.S. and International Admitted Policies
- Silent on punitive damages

Our flexible policies offer your clients the following coverages:

- Property
- General Liability
- Inland Marine
- Net Protect 360®
- Ocean Cargo
- Umbrella
- Foreign Automobile Difference in Conditions/ Excess Liability
- Foreign Voluntary Workers' Compensation
  - Accidental Death and Dismemberment coverage
  - CNA Canada Travel Assistance
- Crime
- Equipment Breakdown
- Commercial Automobile
- U.S. Admitted Property, Casualty and Auto
- U.S. Workers' Compensation

## Ocean Marine

CNA offers worldwide coverage for the transportation of goods to all sectors of the manufacturing, distribution and import and export community. Policies are designed to meet the specific requirements of clients and are supported by cargo risk control services and our Internet-based CNACargo.com. A broad range of marine insurance products and services including cargo, hull, primary and excess liabilities, and marine claim and recovery services are available.

## Risk Control

### Risk Control Services that help manufacturers reduce costs and improve productivity

Lower risk not only reduces accidents and injuries but can positively affect productivity and profit, as well helping to manage insurance costs. Our Risk Control consultants begin their work with a thorough analysis of each client. Taking into consideration the risk patterns of the industry as a whole and allowing for the specific routines and practices of the particular manufacturer, our consultants will build a program to control risk and mitigate potential loss, always with an eye toward helping your clients worry less and produce more.

### Productivity Enhancement

CNA offers the following services to help improve the productivity of a manufacturer's employees and equipment:

- **Motion is Money/Ergonomics** — helps to develop self-sustaining workplace designs that increase productivity and efficiency, improve quality and reduce risk factors. On average, the program generates \$8,000 in productivity and efficiency gains for our clients.
- **Infrared Testing Services** — identifies electrical problems with a focus on critical machinery, equipment and electrical ignitions to determine production interruptions and wasteful energy expenditures, available to manufacturers with total insured values (TIV) of \$10 million or more per location. Our infrared thermography can help uncover and correct electrical and mechanical malfunctions before they lead to a loss, saving our insureds an average of \$10,000 per scan.

### Supply Chain Risk Management

When it comes to the manufacturing supply chain, we understand your clients' key concerns related to inventory management, the downstream impact of finished products in other goods and the financial strength of their suppliers.

To help manage supply chain risk, here are some of the resources and services available to your clients through CNA:

- **Supply Chain Review**
- **Business Continuity Planning**
- **Products Liability Program Review**
- **Hazard Analysis and Assessments**
- **Sprinkler Plan and Water Supply Review**
- **Crime Susceptibility Reviews (i.e., Property & Cargo)**
- **SORCE® on demand online training**

Designed to help your clients better understand risk issues, Risk Control Services mitigates the impact of such risks on day-to-day manufacturing operations.

## Claims Services

### Claims Services Dedicated to Meeting Manufacturers' Needs

CNA works with manufacturers to manage risk but occasionally a loss occurs. Following a loss, manufacturers expect responsive, knowledgeable and fair claim handling — and CNA delivers.

CNA's commitment to excellent customer service and claim quality gives you both single-source advantages beyond fast and responsive handling, including:

- Simple, accessible 24/7 claim reporting (email/phone/fax) for all claims in Canada, the U.S. or worldwide
- Senior claim handlers possess deep industry and subject matter expertise
- Local claim representative provides a single, reliable point of contact for questions and support during the claims process
- Regular claim meetings (including lawyer, broker, insurer) for larger clients
- Robust quarterly reporting and disciplined litigation management of litigated files
- Special Investigations Unit (SIU) places investigators with adjusters, allowing for immediate intervention in cases where fraud is suspected. The SIU seeks to detect fraud before it affects your clients, and conducts general investigations and prevention training
- Dedicated back office of customer service representatives to support claims team, committed to:
  - Initiating contact with the relevant party within 24 hours of receipt of a claim
  - Automated cheque issuance within 48 hours after invoice received to improve efficiency and consolidate process
  - Centralized claim reporting available on a 24/7 basis
- Preferred legal panel and adjusting professionals across the country with preferred rates, discounted Service Level Agreements (SLA) with a local network of vendors to achieve overall expense savings

## Surety Capabilities

CNA Surety is uniquely positioned in the Canadian / U.S. marketplace to service contract bonding requirements for manufacturers and suppliers and other business services. Gain access to international bonding capabilities through our global operations in Europe, U.S., or through various fronting partners around the world.

To learn more, please contact your local underwriter or visit [www.cnacanada.ca](http://www.cnacanada.ca)

