

With decades of experience managing the insurance needs of manufacturers, Perry & Carroll understands your unique needs and will work proactively to lower your risks and your costs.



Risk Management for Manufacturers

Our customized stewardship review and service timeline will cover:

Lowering Risks and Costs

- Design a systemic approach to safety including annual objectives, committee guidance, site surveys and inspections, and safety training workshops
- Review contracts and site entry and consulting agreements to ensure they include appropriate hold harmless clauses
- Review certificates of insurance to transfer risk to the appropriate entity
- Offer guidance on fire protection systems and policies including evacuation plans

Managing Workers Comp

- Conduct trend analysis using loss runs and design programs to protect against future loss
- Implement preferred provider program with community occupational health resources to achieve better outcomes for employees and get them back on the job sooner
- Design light-duty, return-to-work program
- Review claim file with adjuster to proactively close cases, manage reserves, and lower costs
- Provide experience modifier calculations and projections

- Conduct workers compensation audit, as appropriate, to ensure accurate experience modifier rating

Covering Business Interruption Risks

- Expert consultation on business income worksheet calculations to design proper coverage
- Close risk gaps with insurance against business interruption anywhere on the supply chain from raw materials to final customer

Designing Insurance Programs to Meet Unique Needs

- Advise on cost-effective use of deductibles and self-insured retentions
- Tailor property, inland marine, mobile equipment and automobile coverage to ensure complete coverage at lowest cost
- Design broad coverage terms to include property, general liability and directors and officers liability insurance
- Evaluate property values periodically to ensure accurate insurance-to-value calculations

"Perry & Carroll stays on top of our costs and coverage. They set up site inspections and make recommendations.

They help us keep our experience mod low, working to get us any breaks they can. We shop insurance every three years, and we keep going back because of the extra value they offer.

It boils down to this: they allow us to stay competitive and stay in business."

*Beverly Morrell
Secretary/Treasurer
Southerntier Custom
Fabricators, Inc.
Elmira, NY*