



## **Poorly Structured Insurance Program With Little Thought To Insuring The Actual Risk**

**EXPOSURE** | A meat manufacturer selling product in 25 states was uninsured for contaminated products/product recall. Also, their general liability policy had unreasonable coverage restrictions.

**WHAT HAPPENED** | Consumers in several states became sick from salmonella, resulting in product liability and product recall liability losses of more than \$30 million. All parties in the supply chain were sued.

**WHAT LEAVITT GROUP WAS ABLE TO DO** | Explained coverage deficiencies and walked the manufacturer through each step needed to restructure the program. Shifted the focus to “total cost of risk” rather than “premium.”