

# A List of Insurable Business Risks™ for The Manufacturing Industry within the CapAlt Business Risk Management Model™

***Please indicate with a check mark any coverages listed below that you would like quoted for your business. There is no cost or obligation for us to develop a premium quote for the coverages you want to consider.***

**Business Interruption Policies for the Manufacturing Industry (these reimburse for loss of income for covered events:)**

- 1. Loss of Key Person
- 2. Loss of Key Customer/Key Contract
- 3. Loss of Key Supplier/Key Vendor
- 4. Brand and Goodwill Rehabilitation
- 5. Cyber Risk and Technology Package
- 6. Regulatory and Administrative Actions
- 7. Defense Costs and Legal Expense
- 8. Trade Credit Risk
- 9. Supply Chain Interruption
- 10. Excess International Shipping / Marine / Inland Marine (inbound)
- 11. Commercial Output
- 12. Equipment Breakdown
- 13. Labor Stoppage / Shortage / Work Interruption
- 14. Transportation Damages (outbound)
- 15. Product Warranty & Recall
- 16. Sub-Contractor Warranty Default
- 17. Representations & Warranties / Insured Contracts
- 18. Trade Credit Risk
- 19. Windstorm or Hail
- 20. Earthquake
- 21. Flood
- 22. Kidnap, Ransom & Extortion
- 23. Terrorism Damages

**Liability Coverages (in alphabetical order.) These Indemnify for legal liability and would replace existing commercial coverages if you already have them:**

- \_\_\_ 24. Crime and Employment Dishonesty
- \_\_\_ 25. Directors & Officers
- \_\_\_ 26. Errors & Omissions
- \_\_\_ 27. Employment Related Practices
- \_\_\_ 28. Environmental / Pollution
- \_\_\_ 29. General Liability
- \_\_\_ 30. Intellectual Property
- \_\_\_ 31. International Business Risk

**Excess Limits for Existing Commercial Policies**

- \_\_\_ 32. Excess Limits for Existing Commercial Policies

**Replacement of current commercial coverages with admitted carriers in your State:**

\_\_\_ 33. If your lenders or investors require admitted carrier coverage, then CapAlt's insurance brokers can work with your insurance brokers to replace present coverage with comparable Liberty Mutual policies; the reinsurance participation can return 25%- 50% over a longer tail period.

**Your present health insurance plan can be replaced with a Medical Health Plan Stop Loss funding program within your company's MadRE Segregated Asset Plan™.** This would give you greater ability to customize your health insurance plan to fit the requirements of your company and your covered employees.

- \_\_\_ 34. Medical Health Plan Stop Loss Funding.

**Please send your selected coverage request items for comparative pricing to:**

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