



Arthur J. Gallagher & Co.

GALLAGHER FOOD & AGRIBUSINESS



Risk Management Solutions for Food  
Processors & Manufacturers





## Your Food and Agribusiness Industry Advocate

A comprehensive insurance and risk management program is crucial to your success and profitability as a processor or manufacturer in the food industry. New challenges are continually developing, including regulatory changes such as FSMA and GMO labeling laws; supply chain risks, which are now global, interconnected and complex; weather and climate change; food safety, food defense and food fraud concerns; and product recall. Gallagher's Food & Agribusiness Practice has been helping clients navigate these industry challenges for over 85 years.

We work with a broad range of food and agribusiness processors and manufacturers across the country, including:

- Bakeries
- Beverages—juice, soda, bottled water, energy drinks
- Candy and confectionery
- Canneries
- Coffee roasters
- Cold storage facilities
- Cotton gins
- Dairy—milk cooperatives, cheese, ice cream, butter
- Dietary supplements and nutraceuticals
- Dressings and spreads
- Flavorings and spices
- Fruits and vegetables
- Meat and sausage makers
- Mills
- Oil refineries
- Pet food
- Poultry and egg
- Slaughterhouses
- Wineries, breweries and distilleries



Because of our focus and commitment to food processors and manufacturers, we have developed specialized expertise and insurance solutions to address key challenges in your industry:

- **Contamination events and resulting product recalls:** Whether accidental or malicious, real or threatened, occurring at your facility or at your supplier's facility—a contamination event is a serious exposure. While food safety should be the number one priority, the potential financial exposure must also be a consideration. The resulting recall costs, loss of customer confidence and product liability lawsuits can leave an unprepared and unprotected food company unable to recover.
- **Equipment breakdown:** In today's just-in-time environment, an equipment breakdown can be devastating. Failure to deliver product to a customer can result in lost sales, terminated contracts, lawsuits and an erosion of market share. Risk managers at food companies need to fill specific gaps in property damage, business interruption, extra expense or spoilage loss excluded from typical property policies. Equipment breakdown coverage protects any piece of equipment you depend on to run your business.
- **Regulatory compliance:** Keeping up-to-date with the ever-changing regulatory scheme, including the Food Safety Modernization Act (FSMA) and GMO labeling laws, affecting food and agribusiness companies is critical. Risk managers need to be aware of these changes and be confident that their risk programs are ready for and responsive to such regulatory changes.
- **Inland marine coverage:** It's vital to protect your products and goods while in transit to other locations. This coverage is crucial to reducing the financial impact if these goods do not reach their destination, spoil or are damaged while in transit.

In addition to these important coverages, food processors and manufacturers should consider the following risks and coverages when evaluating their risk management and insurance program:

- Packaging
- Reputation/brand protection
- Foreign and domestic terrorism
- Commodity price risk
- Genetically engineered food
- Weather and climate change
- Accidental and malicious contamination
- Environmental impairment
- Animal pandemics
- Sustainability
- Globalization

## Why Arthur J. Gallagher & Co.?

Arthur J. Gallagher & Co. has been designing risk management solutions to meet our clients' unique needs for 90 years. We pioneered many of the innovations in insurance and risk management used by businesses in all industries today.

Our Food & Agribusiness team offers risk solutions to food and agribusiness clients around the world. With Gallagher you have the resources of a global partner, the specialized knowledge of food and agribusiness industry experts and the personalized service of a friend and collaborator. It's a combination only Gallagher can provide.



### Built on Integrity

Gallagher was named one of the World's Most Ethical Companies by The Ethisphere Institute,<sup>1</sup> an independent center of research promoting best practices in corporate ethics and governance, for the sixth consecutive year. Gallagher is the only insurance broker to be honored in this way.



**Reduce your risk. Contact us today.**



Arthur J. Gallagher & Co.

### Gallagher Food & Agribusiness Practice

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