

FROM FARM TO FORK: RISK MANAGEMENT EXPERTISE FOR THE FOOD AND BEVERAGE INDUSTRY



Product recalls. Supply chain interruptions. Natural hazards. Workplace safety. Cyber attacks. Evolving regulations. Industry consolidation. Environmental liabilities.

In every step along the path from farm to fork, risks abound. Any one of these exposures can hurt a company's ability to produce and deliver products safely and on time. And if you don't properly manage your risk, you could find yourself at a competitive disadvantage.

To successfully address these exposures, food and beverage companies need comprehensive risk management support and proven, effective solutions. With deep industry knowledge, risk consulting experts, specialized insurance product knowledge, and strong insurance market relationships, Marsh can help you build an effective insurance and risk management program to mitigate your risks and stay competitive.

DEDICATED INDUSTRY ADVICE AND KNOWLEDGE

Using our in-depth understanding of the food and beverage industry, Marsh strives to deliver services and solutions that are relevant to the unique risk issues of our clients. We offer food and beverage clients:

- A broad spectrum of risk solutions and tools designed to reduce total cost of risk, supported by expertise in product risk, workplace safety (including strategic advice to help you lower your workers' compensation costs and prevent workplace violence), brand and reputation risk, environmental liability, property risk, information and network security, health care cost management, and captive management.
- Dedicated broking capabilities, backed by strong relationships with all leading insurers, allowing the negotiation of broad terms and competitive pricing.
- The benefit of a unique service model — local teams of industry-focused colleagues supported by national specialists and centers of excellence with a global footprint.
- Industry-leading analytics and benchmarking capabilities.

Who it's for

Companies involved with food and beverage production and distribution, including food and beverage manufacturers, processors, distributors, bottlers, restaurants, and food retailers.

What you get

- Dedicated food and beverage industry focus and specialized expertise across a range of disciplines, including product risk, workplace safety, and business resiliency.
- A full menu of insurance and risk management solutions designed to reduce total cost of risk.
- Unmatched analytics and benchmarking capabilities.
- Employee benefits, human capital, brand and reputation management, and the intellectual property expertise of Mercer, Oliver Wyman, and Lipincott.

A COLLABORATIVE APPROACH TO RISK MANAGEMENT

Marsh's Food and Beverage Practice is comprised of more than 500 colleagues dedicated to serving the risk management needs of our food and beverage clients. Using data and analytics, we work with our clients to identify and prioritize their unique risks. And, based on their risk appetites, we work with them to build effective and efficient insurance and risk management solutions.

Marsh places more than \$500 million in insurance premium annually for more than 375 food and beverage clients in North America, including:

- 50% of the top 100 food and beverage companies in the US and Canada, as ranked by *foodprocessing.com*.
- 47% of the top 15 power food distributors, as ranked by Technomic.
- Six of the top 10 food service chains, as ranked by *Nation's Restaurant News*.
- More than 20 of the top 50 convenience stores in North America, as ranked by *Convenience Store News*.
- More than 30 of the top 75 supermarkets in North America, as ranked by *Supermarket News*.

Unique Insights

Marsh clients also benefit from unique industry insights through our *Food For Thought* newsletters, webcasts, client roundtables, and other educational opportunities.



SELECTED FOOD AND BEVERAGE RISKS AND SOLUTIONS

| RISKS | SOLUTIONS |
|---|--|
| Brand and Reputation | Marsh Risk Consulting's (MRC) Reputational Risk and Crisis Management Practice, Oliver Wyman, and NERA Economic Consulting can help to quantify and manage brand, reputation, and intellectual property risks. |
| Product Safety and Performance | Marsh's Product Recall Practice and MRC's product risk experts can quantify potential exposures, optimize insurance programs, and help to limit the financial and reputational impacts of a recall or safety event. |
| Workplace Safety | Marsh's Workers' Compensation Center of Excellence and MRC can help clients address a variety of workplace safety risks, including workplace violence, and take an integrated approach to reducing workers' compensation costs. |
| Supply Chain Resiliency and Business Interruption | MRC's supply chain and business continuity experts offer risk assessments, contingency planning, and emergency response preparedness planning. |
| Alcohol Safety | Marsh can provide restaurants and others with alcohol service and awareness training, alcohol safety audits, and crisis management and communications support in the event of an alcohol-related incident. |
| Environmental Exposures | Marsh's Environmental Practice offers environmental liability identification and valuation, remediation expense management, insurance placement, acquisition due diligence, and contractual indemnity consulting. |
| Health Care Cost Management | Marsh and Mercer's health benefits experts offer local market knowledge, cost-efficient processes, and expertise on program innovation and compliance. |
| Property Exposures | Marsh's Property Practice works with clients to assess, qualify, and quantify property risks, and to implement appropriate insurance strategies. |
| Information and Network Security | Marsh's Network Security and Privacy Practice offers consulting and risk transfer services to manage technology, network, and data exposures. |
| Wage and Hour | Marsh's Wage and Hour Preferred Solution can provide insurance coverage for claims for actual or alleged violations of the Fair Labor Standards Act or similar state laws, including failure to pay overtime or provide meal and rest breaks. |

For more information on how Marsh can help, visit marsh.com or contact your Marsh representative.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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