

Commercial Risk

## Product Liability Loss Control Services

Controlling the exposures and costs of product liability claims is a primary concern for many businesses today. A well managed Product Loss Control/Claims Defense Program (PLCDP) is a must in today's legal environment. Manufacturers, distributors, wholesalers, retailers and others in the stream of commerce all face the potential of liability arising from defective products.

With this in mind, Chartis has developed loss control services that provide valuable assistance to clients in managing product liability exposures.

### Product Liability Services

Commercial Risk's PLCDP can aid in:

- Identifying potential sources of exposures to product liability claims.
- Employing "Best Practice" management controls to evaluate your PLCDP.

### Program Features

Fundamental to any PLCDP and the Chartis service approach is a strong management commitment to the risk assessment process and a collaborative team process that identifies program strengths and opportunities. Our model focuses on maximizing management's evaluation and implementation of the following key PLCDP elements:

- Corporate Policy
- Product Loss Control Committee and designated Coordinator
- Product Design
- Instructions/Labeling
- Quality Control Review
- Packaging/Shipping
- Sales/Advertising
- Recordkeeping
- Compliance/Claims Analysis
- Litigation Preparation
- Auditing

### Client-Driven Services

To be effective, every PLCDP must be tailored to address client-specific products and operations. Our goal is to capitalize on the client's in-house product knowledge and Chartis' consultative resources. The end result will be:

- A holistic review of the PLCDP and its inter-dependent components.
- A management summary identifying the hierarchy of specific program needs.
- Technical resources targeting prioritized needs.
- Strategic training tools and materials for committee members and employees.

**If you believe the Product Loss Control/Claims Defense Program is right for your company and would like to learn more about our product liability service capabilities, please contact your insurance broker or local Chartis representative.**

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Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com).

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