

General Liability

Industry	Manufacturing
Motivation	A manufacturing company wanted to present proof of insurance to distributors and retailers of its products. Traditional coverage had significantly increased in price for renewal and would only be available with exclusions unattractive to the company.
Coverage	Claims made and reported General Liability and Product-Completed Operations Liability Insurance
Term	5 years
Limit	Policy covers losses in excess of retention with limits of \$5 million per claim and \$5 million in the aggregate
Retention	\$100,000 each and every claim
Notional Experience Balance	<ul style="list-style-type: none"> > Function of the deposit premium less loss payments plus interest credited > \$5 million
Potential Benefits	<ul style="list-style-type: none"> > Provides multi-year coverage > Enables the company to satisfy its certificate of insurance requirement > Allows the company to benefit from favorable loss experience

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