RISK CONTROL


Product safety and liability

WE UNDERSTAND THE CHALLENGES YOU FACE

The product safety and liability specialists at Travelers know that manufacturers and other companies that provide services face unique challenges. Legal responsibilities imposed by state and federal statutes, as well as code and case laws, add to the pressure of doing business in a competitive and transitioning global marketplace.

Our people make the difference

Our specialists have varied backgrounds and areas of expertise, including an in-depth understanding of manufacturing and non-manufacturing exposures. We want to help you maximize your ability to defend claims and to mitigate your overall loss costs.

Product safety and liability

Our policyholders produce and distribute many products. Some products are particularly subject to claims. We base our approach to product safety on the Product Life Cycle concept. While each product’s life cycle will vary, the entire process, from conception to disposal, must be examined. A “sliding scale of criticality,” reflective of a combination of hazard factors, will influence the need for, and importance of, various controls.

Product life cycle consulting

The Risk Control consultants at Travelers can help identify and reduce the potential for losses through product safety risk assessments. Our Product Life Cycle-based model includes assessments in the following areas:

Pre-production
- Design
- Management

Production
- Inspection
- Process control
- Testing

Packaging, handling and storage
- Purchasing

Post-production
- Complaint handling
- Disposal
- Maintenance repair and service

Sales and marketing
- Training
- Transportation

We also consider
- Recordkeeping
- Risk transfer
- Standards and regulations

Remedial action
- Safety design characteristics
- Third-party involvement

Premises safety

Ensuring that premises are safe for employees and customers is vital to a successful business. Slips, trips and falls can be serious for businesses, particularly to those with high levels of public traffic, such as retail and service industries. We have staff with special training and expertise in various aspects of premise safety that can assist in reviewing your loss experience or assessing your premises for physical conditions that may present hazards. At Travelers, we help you look for cost-effective ways to decrease these hazards.
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Recommendations

Experience tells us that one size does not fit all in terms of risk factors and available controls. Whether in the area of Product Safety and Liability or in non-products General Liability, our specialists combine industry knowledge with your unique exposures and experience to make practical recommendations and propose solutions to help you reinforce your loss prevention programs.

For more information

Log in to the Risk Control Customer Portal at travelers.com/riskcontrol. (Need help? Read our Registration Quick Guide.) You also can contact your Risk Control consultant or email Ask-Risk-Control@travelers.com.

Products and resources

Customer website – travelers.com/riskcontrol

Our Industry-leading website offers immediate access to a wealth of risk control and safety information, including an extensive product database, newsletter archives, schedule of available training sessions and seminars, as well as online registration.

Risk management guides

Travelers offers guides that address numerous risk issues throughout many business segments. These guides can help customers understand topics of interest or concern and suggest controls to help reduce loss exposures.

Sample titles include:

- Restaurant risk management
- Slips, trips and falls risk management

Technical resources

Our website offers immediate information, potential solutions and references to other sources of information. The site also includes hundreds of technical bulletins covering a wide range of topics, including:

- Food security and FDA guidelines
- Risk transfer: managing third party relationships
- The product life cycle
- Warnings and instructions: ANSI Z535

Vendor alliances

Travelers teams up with companies whose products and services can assist in preventing losses. These offerings are often available to our insureds at a discount.