A manufacturing operation has a number of risks that if inadequately controlled can result in significant loss. The QBE Risk Solutions Manufacturing Toolkit has information that will help a manufacturer review their operations as they relate to risk of loss for property, general liability, product liability, worker’s compensation, and motor fleet. By implementing these guidelines, a company can build a risk control program that will help mitigate the potential for risk and ultimately help protect people and property from loss.

QBE’s Risk Solutions team has a Predict, Prepare and Protect process that supports a manufacturer’s business in controlling loss potential situations through implementation of best practices.

**Predict** - To identify risk exposures, Risk Solutions can provide information on conducting a manufacturing risk assessment either through a self-assessment or in coordination with one of our Risk Solutions Professionals. Once a baseline risk assessment is completed, including operations for receiving, manufacturing, assembly and distribution, Risk Solutions can work with you to identify the potential for loss at each point of the operation. This information allows you to help predict the potential for loss as you work with the Risk Solutions specialist analyzing the exposures and existing controls.

**Prepare** - The knowledge gained in the risk analysis and prediction of potential loss will point out the opportunities for improvement in controlling loss potential situations. The manufacturer can then take better control of these situations and implement management controls that will help prepare the business to lessen or eliminate risk exposures. When situations arise that may pose a loss to the business, the company that is prepared to face them will be more successful in mitigating risk and protecting against loss.

Some preparation considerations include:
- Property fire protection from spray painting, cleaning tanks, dust from grinding, and combustible rack storage
- Worker safety for machine guarding, material handling ergonomics, industrial hygiene toxic materials, falls on the work floor and from upper storage areas, and lift truck operations
- Product liability for manufacturing best practices, testing and quality control, labeling, shipping and recalls
- General liability for visitors, especially delivery drivers

**Protect** - The key to good risk protection is to implement and maintain the controls that were discovered in the prediction phase and to put them into place in the preparation phase. Good risk control along with a solid insurance program, is like a shield for a manufacturing operation that fends off loss producing exposures with solid management controls.
QBE Risk Solutions Manufacturing Toolkit

This QBE Manufacturing Toolkit is designed to support the risk control programs of companies that manufacture various products, including machining, casting, assembly, coating, compounding, distribution, packaging, and several other related value add processes that bring a product to market. It contains a number of risk control guidelines designed to be easily understood as well as other resources that are beneficial to a manufacturer.

Ready-to-use tools:

- [Checklist for Idle Pallet Storage](#)
- [Personal Protective Equipment Hazard Assessment](#)
- [Developing a Response Plan for Handling Emergencies](#)
- [Manual Materials Handling](#)
- [Thermographic Testing of Electrical Equipment](#)
- [Machine Shop Safety Checklist](#)

Training

QBE Risk Solutions has partnered with a premier safety video training producer, Safety Source Productions, to provide our manufacturing customers with complementary access to over 500 exclusive on-demand safety and loss prevention training videos. Many of these are available in both English and Spanish versions and are categorized by job-specific and industry-specific topics.

To view the complete list of on demand training programs and preview their content go to [http://www.safetysourceproduction.com/](http://www.safetysourceproduction.com/).

To access these training videos, please contact our Risk Solutions Center.

To learn more about the QBE Risk Solutions department and Risk Solutions resources or to receive a copy of the QBE Manufacturing Toolkit, contact one of our Risk Solutions Specialists via the Risk Solutions Center.

Questions on Loss Control or Safety

- Visit the site: [Risk Solutions Center](#)
- Call us: 888.560.2635
- Email us: [RSC@us.qbe.com](mailto:RSC@us.qbe.com)

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