



Insurance for the Modern Brand

Built by Founders & Operators
Backed by 150 years of Insurance Expertise

Why

	SecureCPG	Other "CPG Experts"	Generalist Brokers
Operator Expertise & Input	✓	?	✗
Policy Service Dashboard w/ Online COI Management	✓	✗	✗
Access to all carrier markets nationally	✓	?	?
Non-Commissioned Team	✓	✗	✗
Driving Change for the Consumer Industry	✓	✗	✗



Case Study #1

- Primarily DTC Food Product
- Self Manufacturer
- Run Rate of \$85m up from the prior year of \$50m
- Traditional Insurance brokers used

ISSUES UNCOVERED:

- Misrepresented to the insurer at \$35m risk
- **No insurance for spoilage or contamination** during the manufacturing process (prior loss cases of 250k in ingredients not covered)
- **No Inventory/Goods-In-Transit Coverage - Uninsured Inventory**
- No Recall insurance and unprepared for the costs required for any large-scale recall
- No cyber insurance with experience of attempts to falsify and intercept wire transfers and POs
- Premium audit faced of upwards of \$200K

OUTCOME:

- Worked through the premium audit to lower penalty to under \$10k
- Built comprehensive insurance package covering spoilage, contamination, goods-in-transit, auto, workers comp, general and product liability, directors & officers coverage with singular carrier covering bulk (Lowering cost per dollar of coverage to lower than incumbent carrier)
- Obtained competitive offers from 5 national carriers, allowing Secure to push for more premium discounts



Case Study #2

- Retail & DTC Beverage company
- UK & US Based Operations
- Co-Manufacture with 3PL fulfillment
- Run Rate of \$10m
- Traditional Insurance brokers used

ISSUES UNCOVERED:

- Brand had been sold two Liability policies and told that the one general liability policy had exclusions that were not on the policy - Brand was double paying for liability policies
- No Recall Insurance
- Missing Spoilage and Contamination on Manufacturing step
- Had placed coverage with multiple carriers - Driving up the cost of the entire package

OUTCOME:

- Streamlined coverages to eliminate double policies by becoming the Broker of Record
- Built insurance package for ingredients coming overseas
- **Drove total cost savings of over \$20,000 or 61%**
- Brand is now properly insured without being overinsured with a package that is ready to scale as their US sales continue to increase



Policies Offered

- Recall
- Spoilage
- Liability - General/Product/Specialty Product
- Business Interruption
- Contamination
- Goods-In-Transit & Product Throughput
- Liquor Liability
- Directors & Officers
- Key-Man
- Representations & Warranties

**Contact us today
for a review**

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