GMA CLAIMS PROGRAM
Safeguarding Your Brand
Who We Are
The GMA Claims Program staff stands ready to assist member companies with handling their product liability claims. As proud champions of food, beverage and consumer product manufacturers, our mission is to protect and enhance your brand equity by quickly resolving claims with merit and aggressively defending those that are unfounded. We are committed to providing GMA members with first-rate and confidential claims assistance, and we make preserving your customer relationships a top priority.

Why Choose the GMA Claims Program?
Perhaps in no other industry is brand equity as important as it is to food, beverage and consumer product manufacturers. Unlike any other consumer claims and litigation management provider, the GMA Claims Program only specializes in food, beverage and consumer product claims. This specific focus gives GMA a unique understanding of your customer and the critical importance of safeguarding your brand.

We draw on the unparalleled in-house resources of GMA scientific experts, forensic laboratory capabilities, and nearly 80 years of experience in managing consumer claims. Additionally, our unmatched legal arsenal includes access to a national database that allows us to detect habitual claimants, preferred rates with experienced product liability attorneys across the United States and Canada, and a specialized understanding of product liability law as it relates to food, beverage and consumer product claims.
Overview of Services
The GMA Claims Program offers a variety of confidential and cost-effective services with an impressive record of loss control. Our extremely competitive rates make this program one of the most valuable member benefits offered by GMA. Comparable services can cost companies two to three times as much through other providers.

Whether a claim involves illness, injury, and/or property damage, we readily offer:

- Full service consumer claims handling
- Forensic laboratory analysis
- Litigation management
- Crisis management claims support

The GMA Claims Program provides these services via three types of claim submittals:

**Forensic Lab-Only Claim Submittals**
GMA’s expert scientists perform in-house laboratory analysis on submitted samples. *Fee: $420*
*Please see the back page for more information about our laboratory's capabilities.*

**Non-Litigated Consumer Claim Submittals**
GMA manages all aspects of a consumer claim, including a thorough investigation and attempt to reach closure with the consumer or their attorney. *Fee: $520*

**Litigated Consumer Claim Submittals**
GMA retains skilled local defense counsel at a preferred rate and manages all aspects of litigation until the claim is completely resolved. *Fee: $1,950*

For more information about how the GMA Claims Program can assist your company or to arrange for a claim submittal, please contact:

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GMA Lab Capabilities

GMA's state-of-the-art laboratory is equipped to perform a wide range of diagnostic, nondestructive tests that are used in determining the legitimacy of a claim. The following is a list of just some of the analyses that are currently available:

- **Bacteriological Exam:** Used for illness complaints, a sample of the product is cultured for common foodborne pathogens of public health concern.

- **Test for Commercial Sterility (TCS):** The TCS includes a container evaluation and a bacteriological culture to determine the presence or absence of food-poisoning microorganisms in a sealed product.

- **Container Evaluations:** This test determines the presence or absence of any damages and/or defects, such as microscopic leaks, that may have led to food spoilage or mold growth.

- **E-Z Open Container Evaluations:** This test determines whether e-z open containers are within operating specifications to evaluate can injury claims.

- **Foreign Substance Identification:** This test involves macroscopic and microscopic evaluations of unknown substances to identify an alleged foreign substance and the likelihood of its presence in the product.

- **Blood & Saliva Analysis:** This test identifies the presence or absence of blood or the salivary enzyme amylase on an alleged foreign object.

- **Scanning Electron Microscopy (SEM)/Energy Dispersive Spectroscopy (EDS):** When coupled with EDS, SEM can determine the elemental composition of inorganic materials (such as glass or metal) and a variety of other substances. SEM by itself may help determine the amount of time a foreign object has been exposed to a product and is used to study the surface structures of organic materials.

- **Fourier Transmission Infra-Red Spectroscopy (FTIR):** The FTIR confirms the presence or absence of plastic materials as well as the type of plastic.

- **Chemical Exam:** Testing for a variety of chemical contaminants is used to gain insight into the nature of a contaminant, its concentration, and possible source.

- **Drug Capsule Identification (physical):** Controlled substance and pharmaceutical (tablets, caplets, pills, etc.) identification, including both active and inactive components.