

Fabricated Metals Manufacturing Underwriting Highlights



✓ Preferred Risk Characteristics

Account

- Greater than 10 years in business
- Full-time risk manager and/or safety director
- Low management turnover

Property

- < 25 years old, NC or better construction, 100% sprinklered with system designed for occupancy
- Special hazards (hydraulics, plating/dipping, IBC/tote storage, paint booths, etc.) controlled/protected per NFPA standards
- Formal program in place for inspection and maintenance of machinery and equipment

Auto

- Minimal product delivery performed by common or contract carriers
- Clean MVRs, formal driver selection criteria
- Telematics used to measure, trend and correct driving behaviors

General Liability

- Products are manufactured to customer specifications with appropriate sign-off
- Comprehensive programs/procedures in place regarding quality control, product recall, recordkeeping, risk transfer, warnings/labels, etc.
- End-product is not used in autos, aircraft or watercraft
- No installation of product in customers' facilities

Workers Compensation

- Formalized training that is job or equipment specific
- Clearly defined personal protective equipment (PPE) policies linked to job specific tasks
- Formal/written lockout/tag-out program

⊕ Key Coverages

Property

- Broad, flexible extension and market segment endorsements
- Equipment Breakdown
- Stock at selling price

General Liability

- Manufacturer enhancement endorsement
- Broadened additional insured for manufacturers (including vendors)
- Limited product recall expense
- Manufacturers E&O

Workers Compensation

- Specific and blanket waivers of subrogation

Auto

- Auto enhancement endorsement
- Waiver of subrogation

Umbrella

- Up to \$10M capacity
- Blanket additional insured

Additional Options

- Data Breach and Cyber Liability
- Ironshore product options including pollution and international coverages

Quote now!



Appetite

Preferred and Acceptable Classes*

- Bolt, nut, screw mfg.
- Can mfg.
- Door or window mfg.
- Engraving
- Jewelry, watches, clocks
- Metal goods mfg.
- Metal works–shop–decorative & structural not load bearing
- Most types of fasteners
- Ornamental, sheet, other metal work
- Pattern mfg.
- Plumbing supplies mfg.
- Safe or safe vaults mfg.
- Sheet metal work–shop
- Signs and advertising specialties
- Tool mfg.–hand-type, not powered

For a complete list of classes see our [Small Business Detailed Appetite Guide](#)

*Preference may vary by state.

Additional Resources

- Marketing materials on [Helping You Succeed](#)
- Safety resources on [Liberty Mutual SafetyNet™](#)



Contact your underwriter or territory manager with any questions.