MANUFACTURING

MIDDLE MARKET

THINK UFG

For manufacturing

To get a quote, email the app to doingbusiness@unitedfiregroup.com. Our underwriters are here for you!

Manufacturers face risks as unique as the goods they produce. UFG Insurance delivers deep underwriting expertise and specialized capabilities that dynamic manufacturing companies can count on.

UNDERWRITING APPETITE

UFG has a broad appetite for commercial and industrial manufacturing risks.

Preferred risk characteristics:

- Formalized quality control and assurance program
- Product tracking/recall program and effective risk transfer
- Updated facilities with adequate sprinkler protection
- Effective fleet management practices or products shipped by a common carrier
- Strong safety culture

Target SICs:

- Metal fabrication, structural, non-structural and architectural (3423, 3441, 3444, 3446, 3469)
- Machine shops, tool and die, made-to-spec component parts (3451, 3542, 3543, 3544, 3545)
- Auto parts (3592, 3694, 3714)
- Machinery and equipment (3523, 3531)
- Appliance, lighting and signs (3585, 3589, 3634, 3635, 3641, 3645, 3646, 3993)
- Concrete/stone/cement products, pre-cast concrete (3272, 3281)
- Electronics, instruments and communication equipment (3571, 3577, 3579, 3651, 3663, 3672, 3679, 3694, 3699, 3822, 3823, 3825)
- Plastic goods, containers and components (3085, 3089)

INSURANCE COVERAGES

Options may include:

- General liability
  - Manufacturers liability extension endorsement
  - Voluntary property damage and care, custody and control sublimits
  - Delivery errors and omissions (E&O) sublimit
  - Product withdrawal expense and loss of profit due to recall sublimit
  - Customer consequential loss of product expense sublimit
  - Various additional insured
  - Blanket waiver of subrogation
  - Products withdrawal expense and manufacturers E&O with limits up to $2 million per occurrence
- Property
  - Single location capacity reaching $100M or more for preferred risks
  - Blanket limits and agreed value
  - Flood and earthquake
  - Flexible wind/hail deductibles – flat dollar or percentage
  - Manufacturer's selling price
- Auto
  - Broad form named insured
  - Additional insured when required by contract
  - Waiver of subrogation
- Inland marine
  - Trip transit
  - Monoline coverages can be bundled
  - Dedicated inland marine team
- Workers compensation
  - Pay as You Go billing option
  - Dividend programs (where available)
  - Voluntary compensation
  - Foreign coverage

ufg INSURANCE

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Learn more about our insurance for manufacturers at ufgmarketingsolutions.com.

RISK CONTROL SERVICES

Risk control is part of UFG's collective of in-house experts, providing consistency and dependability that our agents expect when doing business with us. Our team — backed by years of trustworthy risk experience — puts specialized skills and advanced technology to work for a broad range of industries, including manufacturing. We partner with our insureds to learn about their business through a holistic risk-management approach based on open, candid conversations. This two-way discussion sets us apart — allowing us to apply expertise that runs deeper than checking boxes and running reports — to offer trusted recommendations.

Exemplary consultative services are available to eligible policyholders, such as these and more:

- United Vendor Network to strengthen business resilience
- Risk assessments that include holistic review of operations
- Flexible, virtual assessments with tenured risk consultants
- Builders risk and construction defect hazards
- Thought-leadership solutions to emerging threats
- Identifying benefits of quality assurance and quality control processes
- Access to our digital resources

Preview a sample of resources we offer manufacturers by scanning the QR code or visiting ufginsurance.com/insurance/services/risk-control/risk-control-resources/manufacturing.

CLAIMS CAPABILITIES

With skilled claims professionals strategically located throughout the country, a dedicated unit for complex exposures and construction defect claims, and service-focused claims advocates who serve as a single point of connection, we strive to provide an exceptional claims experience — keeping people at the heart of every claim.

We strive to resolve claims as quickly as possible with:

- 24-hour reporting and response capabilities
- Field claim specialists providing in-person service
- Real-time access to claims notes at ufgagent.com
- Convenient tools such as direct deposit and CorVel's Advocacy 24/7 Triage Telemedicine

Explore our claims capabilities at ufginsurance.com/insurance/services/claims-capabilities.

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