

FAST FACTS | METAL MANUFACTURERS



SUPPORTING SMALL CENTERS OF PRODUCTIVITY.

INDUSTRY OUTLOOK

Surprisingly, ~98 percent of U.S. manufacturers are small.¹ While American manufacturers had turned to global outsourcing to help reduce expenses, this trend is reversing. Rising overseas costs are convincing manufacturers to bring their plants stateside. Take advantage of this opportunity to grow your business in an industry that's making a comeback. And when it comes to helping protect manufacturers, The Hartford offers tailored solutions that are as unique as the businesses we help protect.

METAL ACCOUNTS THAT ATTRACT US LIKE A MAGNET

Below are characteristics we find more and less attractive for metal manufacturing accounts.

Characteristics that attract The Hartford:

- Low hazard metals with minimal dust exposure
- Special hazards are controlled (e.g., welding and cutting are done in approved, designated areas; painting is done in a UL-approved paint booth with a sprinkler system)
- Known end-use of products with manufacturing of component parts only, designed to customer specifications
- Automated, mechanized production processes, reducing manual intervention

Characteristics that are less attractive to us:

- Variance in day-to-day operations
- Significant buildup of dust or fines (small metal particles) on machinery
- Installation exposure
- Manual manufacturing processes
- Uncontrolled environment (e.g., job site, such as manufacturing on a customer's premises)
- Occupational Disease (OD) exposure

Not sure if your prospect fits the mold? Refer it. Our underwriters want to help you place business with us. You'll often receive a response the same day.



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AN APPETITE FOR METAL

When it comes to the metal manufacturing industry, we're particularly interested in writing business for:

Spectrum® Business Owner's Policy & Workers' Comp

- Maximum Property Values per location: \$10M
- Maximum Property Values per policy: \$15M
- Maximum Sales per location: \$10M
- Maximum Sales per policy: \$10M
- Maximum Payroll per policy (where used as the rating basis): \$3M

Business Auto (monoline)*
 Maximum Power Units: 25

* This maximum doesn't apply if you also write a Hartford Business Owner's Policy or Workers' Compensation policy.



IRON-CLAD PROTECTION THAT BENDS TO CUSTOMERS' NEEDS

While some carriers only provide “off-the-shelf” solutions, The Hartford delivers coverage tailored to a metal manufacturer’s specs.

Spectrum® Business Owner’s Policy

The Hartford understands the needs of metal manufacturers. So, we’ve tailored our Spectrum BOP to include Stretch® endorsements for a program that’s made to order.

Manufacturers Stretch includes coverage for:

- Business Income for Off-Premises Utility Services (12-hour waiting period)
- Business Income from Dependent Properties
- Valuation Changes (Commodity Stock, Finished Stock, Mercantile Stock Sold)
- Increased limit for theft of patterns, dies, molds and forms
- Increased theft coverage for precious metals

Super Stretch® for Manufacturers includes coverage for:

- Advertising to regain customers following a product recall
- Product contamination
- Product recall

Workers’ Compensation

Our Workers’ Comp coverage is not only economical; it automatically includes six essential coverages, like Voluntary Compensation and Other States Notification, with no separate elections or additional premium charges. And our Extended Broad Form endorsement offers increased limits for Employers Liability, Unintentional Failure to Disclose Hazards and Waiver of Right to Recover from Others.

To help keep workers safe, we’ve established partnerships to help mitigate risks for employees of The Hartford’s customers. The Shoes for Crews® program,² for instance, provides safe, rubber-soled shoes to workers at a discount to help eliminate slips and falls. A smart fit for employees of metal manufacturing companies.

Business Auto

Our Business Auto insurance has 19 coverage enhancements suitable for metal manufacturers and all at no extra charge. Innovative features like our Fender Bender and Accident Forgiveness programs help make our Business Auto product even more economical than the average carrier.

WE WANT YOUR BUSINESS – QUOTE US TODAY!

For more than 200 years, The Hartford has helped prepare and protect over one million small businesses, so they can PLAY ON. Partner with us!



Five-Minute Service On Quotes

Our New ICON system lets you prepare a quote in as little as five minutes, which means you can quote more accounts per day and potentially increase your sales. Great for your productivity. Great for your bottom line. New ICON also:

- Produces bindable quotes more than 50 percent of the time
- Lets you compare quotes side by side

Prepare. Protect. Prevail. With The Hartford. Quote us today!



Property
Liability
Workers’ Comp
Business Auto

¹ sba.gov/blogs/small-manufacturers-driving-job-creation-economic-growth

² shoesforcrews.com/thehartford

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.

This document contains only a general description of coverages that may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Coverage is subject to the policy terms and is individually underwritten. Please refer to the actual policies for complete details of coverage and exclusions. In the event of a conflict, only the terms of an actual issued policy will prevail. Coverage may not be available in all states or to all businesses.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, Hartford Plaza, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd’s Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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