

Machine Shops and Metal Goods Manufacturers



Our expertise goes well beyond the nuts and bolts.

Machine shops and metal goods manufacturers are target industries for Nationwide® and we have the products and services to help you write the business. From underwriting of tailored products to specialized risk control and claims support, you'll find Nationwide makes a great partner when serving the needs of these clients.

Products to serve the market.

- **Commercial Output Program (COP)**— For larger and/or more complex customer needs
 - Broad, all-risk property and inland marine coverages in a single form
 - Blanket coverage, with no coinsurance provision. Stated amount and coinsurance options
 - Higher limits for numerous built-in coverage extensions
 - Unique rating to individual risk characteristics
- **Harleysville CustomPak® or Commercial Package Policy (CPP)**— For small to mid-sized accounts
 - With CustomPak, there's only one minimum premium for all coverage parts
 - CPP is used to package a wide range of customized and standard enhancements for manufacturing
- Workers' compensation, general liability, products withdrawal expense, commercial auto, umbrella, equipment breakdown, crime, EPLI
- Management liability, with technology E&O, available from Scottsdale Insurance

Notes: GL may be available without products liability. Workers' compensation subject to state strategies.

General guidelines.

- At least three years in business under same ownership
- Completed ACORD 126 and supplemental application U-1030 required
- Favorable loss history
- Will generally preinspect with values up to \$10 million for workers' compensation and if assessment of products liability is needed

Property exposure

- Total annual receipts/property values per building \$30 million (\$10/\$15 million, CustomPak)
- No frame construction unless incidental
- No protection class 9 or 10 unless under \$2 million property values
- Documented premises maintenance program required
- Larger risks may require a sprinkler system due to combustible materials or flammability issues; plastic/wood exposure greater than 10% of building area requires sprinkler protection
- Hot Work program required for any risk engaged in welding and cutting (refer to CMO-0401AO)

Workers' compensation

- Workplace safety management program/ early return to work program required
- Good track record of loss prevention and mitigation
- Low turnover and solid employee relations must be evident

Products liability

- No high-hazard products
- Quality control/product testing program required
- Importing/private label exposure limited to 30% of sales
- No voluntary or involuntary recall in past five years
- Product designs require customer sign-off prior to production



(continued)

The business we want.

Class appetite guide.

Air conditioning equipment manufacturing	51116
Appliances and accessories manufacturing	51220/51221/51222/51224
Automobile, bus and truck bodies manufacturing	51252
Bolts, nuts, rivets, screws or washers manufacturing	51500
Buttons or fasteners manufacturing	51666
Cans manufacturing	51734
Clocks manufacturing	51889
Coffins or caskets manufacturing	51900
Cutlery (not powered) and flatware manufacturing	51999
Electrical motors and generators manufacturing	52432/NOC 52432
Electrical parts, components or accessories manufacturing	52438
Electrical wire or cables manufacturing	52467
Furniture manufacturing or furniture assembly	53732
Gemstone cutting or polishing	54012
Heating equipment (electric) manufacturing	55011
Jewelry manufacturing	55802
Lamp shades manufacturing	56040
Lamps or lanterns manufacturing	56041
Lighting fixtures manufacturing	56391
Machine shops — industrial and commercial machinery and equipment	97220
Machinery or machinery parts manufacturing	56652/56653/56654
Metal foil manufacturing	56910
Metal goods manufacturing	56911/56912
Metal works — shop — decorative or artistic	59914
Musical instruments (predominantly metal) manufacturing	57257
Nails or spikes manufacturing	57401
Needles, pins or tacks manufacturing	57403
Patterns manufacturing	57808
Pipes or tubes manufacturing	58009
Plumbing fixtures/supplies manufacturing	58095/58096
Pumps or compressors manufacturing	58532
Refrigeration equipment manufacturing	58663
Sewing machines manufacturing	58904
Sheet metal work (shop only)	58922
Signs manufacturing	59057/59058
Tools manufacturing	59781/59781/59782
Vending machines manufacturing	59915
Watches or watch cases manufacturing	59923
Wire drawing	59973
Wire goods manufacturing	59975

Ineligible classes

- Critical parts and high risk products
- Electroplating (unless ancillary to another process)
- Foundry operations (incidental is acceptable if under 5,000 square feet)
- Heat treating operations/annealing (unless ancillary to another process)
- Lead works — ISO Class Code 56171
- Machinery refurbishing (incidental is acceptable if less than 10% of sales)
- Machining of radioactive or toxic material
- Risks working with ineligible hazardous materials
- Rolling mills
- Scrap metal dealers

Machine shops.

These accounts make items based on the design and specifications of their customers. In most cases, the items being machined will become a part of their customer's finished product. Machine shops usually do not develop or produce a finished good or product. Risks eligible as machine shops are assigned to one general liability classification 97220 — Machine Shops, NOC.

Metals goods manufacturers.

These accounts work with metals to create individual "finished" parts, assemblies or even large scale structures. You'll see a wide range of operations and processes within our underwriting appetite, shown at right.

More good reasons to partner with us.

- With an average of 25 years in the industry, our risk services consultants can help your machine shop and metal goods manufacturing customers with any number of loss preventive services, including sprinkler system evaluations, infrared thermography surveys, liability evaluations, workplace safety programs and technical safety data sheets.
- We offer an EFT payment option, with ability to split policy premium into 12 equal installments.
- Our claims experts in property, liability and workers' compensation stand ready to protect and service your customers throughout every claims process.

Financial strength, at your service

- Fortune 100 company¹
- Top 10 standard commercial carrier²
- More than \$4 billion in total commercial premiums³
- A+ rating by A.M. Best⁴ and Standard & Poor's⁵

¹ Fortune Magazine, 2015.

² A.M. Best, 2014. Based on premiums written.

³ A.M. Best, 2012 DWP. Based on premiums written.

⁴ April 2014.

⁵ May 2014.

For help with new business opportunities, contact your Nationwide commercial lines territory manager or commercial lines underwriter.

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