

## A deeper look at our segments: Manufacturing

Manufacturing thrives on consistency, care and smart processes. Our commercial property and casualty solutions are designed for well-managed manufacturing operations focusing on non-complex production exposures with strong risk management, maintenance procedures and proven operational resilience.

### Appetite at a glance

Our appetite focuses on writing lower-hazard manufacturing risks in the communities we support. We look closely at the end product—where it's going and how it will be used.

| Categories we will review   | Key considerations  |
|---|---|
| <ul style="list-style-type: none"> <li>• Light metal products</li> <li>• Printers or book binding</li> <li>• Slate milling, stone polishing, glass, cement and ceramics</li> <li>• Clothing and apparel</li> <li>• Furniture and household products</li> <li>• Non-critical operating parts</li> <li>• Established and fully protected wood products</li> <li>• Locally run food and beverage production</li> </ul> | <ul style="list-style-type: none"> <li>• Product end use</li> <li>• Product distribution and revenue source(s) (CDN/USA/Foreign)</li> <li>• Specialized equipment</li> <li>• Building condition and other occupants</li> <li>• Sprinkler protection</li> <li>• Years in operation and any planned new products</li> <li>• Guarantees, certifications, or warranties provided</li> <li>• Product recall procedures/documentated quality control program</li> </ul> |

### Specialized coverage considerations

- **Business interruption:** Review the insured's needs and ensure that the business interruption is aligned with the specialization of their operations. For manufacturing risks, assess the realistic timeframe required to resume operations following a loss. Consider whether specialized equipment must be imported, custom-built, or sourced from multiple suppliers, which may extend downtime. Evaluate whether equipment is readily available locally, generic in nature, or if the insured has access to a secondary location where production can be temporarily increased to mitigate interruption.
- **Product recall expense\*:** There may be a desire to cover expenses in the event of a product recall. Consider whether this adds value based on the type of manufacturing risk.
- **Production moulds and patterns coverage\*:** Part of our extended bundle, this coverage protects against loss or damage caused by an insured peril to critical production moulds and patterns essential to manufacturing operations, whether owned by the business or entrusted to it by others.

*\*Subject to the terms and conditions of the policy*

### Submission quality

High-quality submissions help expedite underwriting and enhance the overall experience. Provide information that addresses the key considerations required for accurate risk assessment. Completing supporting questionnaires—such as the Gross Earnings Worksheet and Product Liability—ensures a clear understanding of revenue patterns, production cycles, and potential exposure.

## Real-world example: Why we wrote this account

- **Client profile:** Manufacturing of household appliances, ceramics and housewares
- **Established:** 2005
- **Annual revenue:** \$1.7 million
- **Risk highlights:**
  - Well-maintained, newer build, sprinklered premises with alarm systems in place
  - All products are CSA/ULC-listed
  - Documented quality control and product recall procedures in place
  - Low US sales revenue with all locations within Canada
  - Established company with continuous insurance coverage
  - Claims-free history
- **Why it was a fit:**
  - Transparent quoting process with the broker
  - Solid industry experience
  - No gaps in coverage or non-payment
  - Quality of the risk allowed for competitive pricing