#### **ACORD® 125 - COMMERCIAL INSURANCE APPLICATION**

# **Applicant / Business Information**

Field	Value
Legal Name	Acme Manufacturing Inc.
FEIN	12-3456789
NAICS Code	332710 – Machine Shops
Years in Business	15
Primary Location	1234 Industrial Blvd, Houston, TX 77001

#### **Risk Characteristics**

Indicator	Value	Indicator	Value
Coastal Indicator	No	Brush Fire Zone	Low Risk
Construction Type	Masonry Non-Combustible	Roof Age	8 years
Sprinkler System	Full Coverage	Total Insured Value	\$2,500,000

#### **Business Overview**

Acme Manufacturing Inc. is a precision machine shop with 15 years of successful operation. The company specializes in high-quality machining services and has maintained consistent growth throughout its history. The primary facility is strategically located in Houston, TX, with masonry non-combustible construction and full sprinkler protection. The property is situated outside of high-risk zones such as coastal or brush fire areas. With a total insured value of \$2,500,000, the insured seeks to continue coverage for both liability and property exposures.

### **Coverage Summary**

Coverage Type	Limit / Details	Deductible
General Liability	\$1M / \$2M (Each Occurrence / Aggregate)	N/A
Property Coverage	\$2,500,000 (Replacement Cost)	\$5,000
Umbrella Coverage	\$5,000,000	N/A
Cyber Liability	Requested	TBD
Equipment Breakdown	Included	\$2,500

# **Loss History (Past 5 Years)**

Date	Cause of Loss	Amount Paid	Status
03/15/2023	Equipment Breakdown	\$45,000	Closed – Paid
08/22/2022	Slip and Fall	\$12,500	Closed – Paid

# **Underwriting Notes & Remarks**

The insured demonstrates good risk management practices, including masonry construction, sprinkler coverage, and a well-maintained facility. While one equipment breakdown resulted in a moderate claim payout, such events are not recurring. The slip-and-fall liability claim was minor and corrective measures were taken immediately. Cyber liability is being requested for the renewal period to protect against emerging risks. Overall, the account shows low frequency of claims and presents a favorable underwriting profile.

Authorized Representative:	Date:
Name & Title:	