

# WESTBRIDGE INSURANCE BROKERS LTD

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## BROKING SUBMISSION

### ABC Manufacturing Limited

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<b>Date of Submission:</b>	15th December 2025
<b>Current Renewal Date:</b>	1st January 2026
<b>Policy Period:</b>	1st January 2026 - 31st December 2026

# RISK OVERVIEW

ABC Manufacturing Limited represents an excellent quality risk with a proven track record of prudent risk management and operational excellence. The company has been a valued client of Westbridge Insurance Brokers for over 15 years, during which time they have demonstrated consistent growth, maintained exemplary claims experience, and invested significantly in risk improvement measures.

This submission is being marketed to secure competitive terms for the upcoming renewal. The incumbent insurer, Sterling Commercial Insurance PLC, has indicated their intention to increase premiums by 18% due to market hardening, which we believe does not reflect the quality of this risk. We are confident that the comprehensive risk information provided in this submission will demonstrate the value proposition and attract competitive quotations from quality insurers.

Business Name:	ABC Manufacturing Limited
Business Description:	Precision metal component manufacturing for automotive and aerospace industries
Principal Activities:	CNC machining, metal stamping, precision assembly, quality control
Date Business Established:	1st March 1987
Entity Reference Number (ERN):	UK-87-345678-MC
Current Insurer:	Sterling Commercial Insurance PLC
Expiring Premium:	£247,850 (all covers combined)
Target Premium:	£220,000 - £240,000
Renewal Date:	1st January 2026

## PRODUCTS AND COVERS REQUIRED

Cover Type	Limit of Indemnity / Sum Insured	Excess
Property Damage - All Risks	£8,750,000 (combined buildings, plant & stock)	£5,000
Business Interruption	£3,200,000 Gross Profit (24 month indemnity)	£25,000
Goods in Transit	£150,000 any one vehicle	£1,000
Specified All Risks	£75,000 (portable equipment & tools)	£500
Terrorism	Included as per Property Damage	As per PD
Employers Liability	£10,000,000 per occurrence	Nil
Public & Products Liability	£5,000,000 any one occurrence	£2,500
Directors & Officers Liability	£2,000,000 any one claim	£10,000

**Note:** All covers subject to policy terms, conditions and exclusions.

# RISK MANAGEMENT

ABC Manufacturing Limited demonstrates exemplary commitment to risk management across all aspects of their operations. The company's proactive approach to identifying, assessing, and mitigating risks has resulted in excellent claims experience and continuous operational improvements.

## Key Risk Management Features:

- **Dedicated Risk Manager:** Full-time qualified Risk Manager (ACII) with over 12 years experience, reporting directly to the Managing Director. Responsible for comprehensive risk assessment, business continuity planning, and compliance oversight.
- **Quality Certifications:** ISO 9001:2015 (Quality Management), ISO 14001:2015 (Environmental Management), and ISO 45001:2018 (Occupational Health & Safety) - all certified and audited annually by BSI.
- **Environmental Commitment:** Comprehensive environmental management system including waste segregation and recycling (85% diversion from landfill), energy efficiency programme (20% reduction in consumption since 2020), and rainwater harvesting system.
- **Major Client Relationships:** Long-standing contracts (10+ years) with tier-one automotive suppliers including Jaguar Land Rover, BMW UK, and Rolls-Royce Motor Cars. Also approved supplier to BAE Systems and Leonardo UK for aerospace components.
- **Business Continuity:** Comprehensive BCP tested annually, including alternative supplier arrangements, off-site data backup (cloud-based with daily synchronisation), and emergency response procedures.
- **Security & Access Control:** 24/7 monitored security, extensive CCTV coverage (32 cameras with 90-day retention), biometric access control for sensitive areas, and regular security audits.

# PROPERTY DAMAGE COVER

## Location Details

### Main Manufacturing Facility (Location 1)

Address:	Unit 5-8, Precision Park, Sheffield Road, Rotherham, S60 5BL
Construction Type:	Steel portal frame with brick/blockwork walls, profile metal sheeting roof
Year Built:	1995 (extended 2010, 2018)
Total Floor Area:	12,500 m <sup>2</sup> (comprising 10,000 m <sup>2</sup> production, 1,800 m <sup>2</sup> warehouse, 700 m <sup>2</sup> offices)
Occupancy:	Manufacturing and assembly - precision metal components
Number of Storeys:	Single storey production area, two-storey office block

## Fire Protection Systems

- **Sprinkler System:** Fully automatic wet pipe sprinkler installation throughout production and warehouse areas. System compliant with BS EN 12845:2015, installed 2010, last serviced October 2025. Weekly flow tests conducted by on-site maintenance team.
- **Smoke Detection:** Addressable analogue fire alarm system with 127 smoke detectors and 43 heat detectors. Monitored 24/7 by NSI Gold-approved alarm receiving centre (Securitas Monitoring). Weekly internal tests, annual maintenance by certified engineer.
- **Fire Extinguishers:** 45 fire extinguishers strategically located (CO2 for electrical risks, foam for general areas, powder for mechanical areas). Serviced annually by Chubb Fire & Security, last service September 2025.
- **Fire Walls:** 4-hour fire-rated compartmentation between production areas and 2-hour fire-rated separation between warehouse and production.
- **Emergency Response:** Fire marshals on each shift, quarterly fire drills, emergency evacuation procedures displayed throughout facility. Fire brigade distance: 2.4 miles (response time typically 6-8 minutes).

## Security Systems

- **Intruder Alarm:** Grade 3 monitored intruder alarm system compliant with PD 6662:2017. Dual signaling to NSI Gold ARC. 84 detection zones including PIR sensors, door contacts, and glass break detectors. Armed/disarmed remotely with full audit trail.
- **CCTV System:** 32 IP cameras (4K resolution) covering perimeter, all entrances/exits, production areas, and car parks. 90-day recording retention on network video recorder. Remote viewing capability for management. Cameras include analytics for perimeter intrusion detection.
- **Access Control:** Biometric fingerprint readers and proximity card system controlling access to 18 doors. Different access levels for staff, contractors, and visitors. Integrated with time & attendance system. All access logged and retained for 12 months.
- **Perimeter Security:** 2.4m high security fencing with three-strand barbed wire topping around entire 2.5-acre site. Two vehicular gates (one main entrance, one goods entrance) and two pedestrian gates. Gates locked outside operating hours (06:00-18:00 weekdays, 06:00-14:00 Saturdays).

- **Security Personnel:** Mobile security patrol visits 3 times per night on weekdays, 4 times per night on weekends. Key holder service with average response time 15 minutes.

# Sums Insured

Asset Category	Sum Insured	Valuation Basis	Last Valuation
Buildings	£2,750,000	Reinstatement (inc. demolition costs)	November 2025 (RICS)
Machinery and Plant	£3,850,000	Replacement as new	December 2025 (internal)
Stock - Raw Materials	£625,000	Cost price	December 2025
Stock - Work in Progress	£380,000	Cost of materials + labour	December 2025
Stock - Finished Goods	£445,000	Manufacturing cost	December 2025
Office Equipment & Computers	£185,000	Replacement as new	December 2025
Tenants Improvements	£515,000	Reinstatement cost	November 2025
<b>Total Property Damage SI</b>	<b>£8,750,000</b>		
Business Interruption (Gross Profit)	£3,200,000	24-month indemnity period	Based on 2025 accounts
Increased Cost of Working	£500,000	Additional costs only	Included in BI cover

## Notes:

- Building valuation conducted by Kempton Associates (RICS Chartered Surveyors) - report available on request
- Machinery values include 15 CNC machines (valued £2.1m), metal stamping presses (£950k), and ancillary equipment
- Stock values represent maximum values anticipated during policy period
- Automatic Reinstatement clause required for Business Interruption

## Claims and Loss History (Past 5 Years)

ABC Manufacturing Limited has maintained excellent claims experience over the past five years, demonstrating effective risk management and loss prevention measures.

Date	Type	Description	Paid	Status
14/03/2021	Property Damage	Minor fire in waste compactor area. Smoke damage to adjacent wall. Extraction ductwork. Caused by faulty wiring.	£12,450	Closed
22/08/2022	Stock	Water damage to raw materials following heavy rainfall. Roof drainage system overwhelmed.	£8,375	Closed
06/11/2023	Employers Liability	Employee injured finger in machine guard. 3 weeks off work.	£4,200	Closed
19/02/2024	Property Damage	Forklift truck collision with building column causing structural damage. Temporary supports installed.	£18,950	Closed
<b>Total Claims (5 years)</b>			<b>£43,995</b>	

**Claims Ratio:** 1.78% (total claims £43,995 / average annual premium £247,000 over 5 years)

## Risk Management Improvements

- **Post-2021 Fire Incident:** Complete electrical survey conducted, all equipment PAT tested, thermal imaging survey of electrical distribution boards implemented annually.
- **Post-2022 Water Damage:** Roof drainage system upgraded with larger capacity gutters and downpipes. Additional drainage outlets installed. Preventive maintenance schedule established with bi-annual gutter clearing.
- **Post-2023 EL Claim:** Enhanced machine guarding training programme introduced for all operators. Monthly machine safety inspections implemented. Near-miss reporting system established.
- **Post-2024 Collision:** Forklift truck segregation routes marked on factory floor. Speed limiters fitted to all FLT's. Refresher training for all FLT operators. Impact protection barriers installed around vulnerable columns.
- **Fire Risk Assessment:** Comprehensive fire risk assessment conducted annually by external consultant (Fire Safety Solutions Ltd). Latest assessment: November 2025 - no significant risks identified.
- **Staff Training:** All staff receive fire safety awareness training during induction. Fire marshal training for 12 designated personnel. Emergency evacuation drills conducted quarterly.
- **Preventive Maintenance:** Comprehensive planned preventive maintenance programme for all machinery and building systems. Compliance tracked through computerised maintenance management system (CMMS).
- **Waste Management:** Daily removal of combustible waste. Metal swarf recycled daily. No accumulation of waste materials permitted in production areas. Dedicated external waste compound with concrete bunding.



# LIABILITY COVERS

## Employers Liability

ABC Manufacturing Limited employs 147 permanent staff across various roles. The company maintains excellent health and safety standards with comprehensive risk assessments, ongoing training programmes, and proactive management of workplace risks.

### Employee Categories and Activities:

- **Production Operatives (87 employees):** CNC machine operation, metal stamping, precision assembly work, quality inspection. All trained to NVQ Level 2 or equivalent. Use of PPE mandatory (safety glasses, steel-toe boots, hearing protection in designated areas). Machine-specific training and competency assessments.
- **Maintenance Technicians (12 employees):** Preventive and reactive maintenance of production machinery, building services, utilities. All hold relevant technical qualifications. Permit-to-work system for high-risk activities. LOTO (Lock-Out Tag-Out) procedures strictly enforced.
- **Warehouse and Logistics (18 employees):** Goods receiving, storage, dispatch, inventory management. All forklift drivers hold RTITB certification renewed every 3 years. Manual handling training for all staff.
- **Quality Control (8 employees):** Inspection, testing, measurement using precision equipment. Environmental monitoring. Laboratory-based work with low manual handling.
- **Sales and Administration (22 employees):** Office-based roles including sales, purchasing, finance, HR. Typical office environment with DSE assessments conducted for all workstations.

### Annual Wageroll Breakdown:

Employee Category	Number of Employees	Annual Wageroll	Percentage
Clerical/Administrative	22	£825,000	15.8%
Manual - Factory Based	87	£3,045,000	58.4%
Manual - Away from Premises	0	£0	0%
Warehouse/Logistics	18	£585,000	11.2%
Technical/Professional	20	£765,000	14.6%
<b>Total</b>	<b>147</b>	<b>£5,220,000</b>	<b>100%</b>

### Health and Safety Management:

- ISO 45001:2018 certified Occupational Health & Safety Management System
- Full-time Health & Safety Manager (NEBOSH Diploma qualified)
- Comprehensive risk assessments for all activities - reviewed annually
- Documented safe systems of work (SSOW) for all high-risk activities

- Machine guarding compliant with BS EN ISO 14120:2015
- Regular workplace inspections - monthly by H&S; Manager, weekly by supervisors
- Occupational health surveillance programme including hearing tests and lung function tests
- Well-established safety committee with employee representatives
- Accident investigation procedure with root cause analysis
- RIDDOR compliance - all reportable incidents notified to HSE
- No HSE enforcement notices or prosecutions in past 10 years

## Public and Products Liability

ABC Manufacturing Limited supplies precision-engineered metal components to major automotive and aerospace manufacturers. All products undergo rigorous quality control and comply with industry standards. The company has robust product liability risk management and comprehensive quality assurance processes.

### Nature of Products:

- **Automotive Components:** Precision brackets, mounting assemblies, gearbox housings, suspension components. Supplied to tier-one manufacturers for integration into luxury and performance vehicles.
- **Aerospace Components:** Non-critical airframe components, interior mounting brackets, access panel frames. Supplied as machined components only - not installed by ABC Manufacturing.
- **All components:** Manufactured to customer specifications and technical drawings. Material certificates provided with all deliveries. Full traceability maintained from raw material to finished product.

### Quality Standards and Certifications:

- ISO 9001:2015 Quality Management System (certified since 1995)
- IATF 16949:2016 Automotive Quality Management System (since 2018)
- AS9100D Aerospace Quality Management System (achieved 2020)
- Approved supplier status with Jaguar Land Rover, BMW UK, Rolls-Royce Motor Cars
- SC21 Gold standard (Supply Chain 21 - UK aerospace industry)
- 100% inspection of aerospace components with documented inspection records
- Statistical process control (SPC) for critical automotive components
- Regular customer audits - all passed in last 3 years with zero major non-conformances

### Sourcing and Supply Chain:

- **Raw Materials:** 95% sourced from UK suppliers (British Steel, Tata Steel, aluminium from Constellium UK). Material certificates provided with all deliveries.
- **Bought-in Components:** Limited use - mainly fasteners and standard items sourced from approved UK/EU suppliers. All purchased items inspected on receipt.
- **No offshore manufacturing:** All production conducted at UK facility under direct quality control.

### Public Liability Risk Management:

- Visitor access strictly controlled - all visitors must sign in and wear high-visibility vests
- Segregated pedestrian walkways in production areas
- No public access to manufacturing facility
- Deliveries and collections managed through dedicated goods entrance

- Contractor management procedure - all contractors inducted and supervised
- Public liability exposure limited to visitor accidents and off-site activities

### Annual Turnover Breakdown by Territory:

Territory	Annual Turnover	Percentage	Notes
United Kingdom	£14,250,000	95.0%	Primary market - automotive & aerospace
European Economic Area	£562,500	3.75%	Germany and France mainly
United States	£0	0%	No direct exports to USA
Rest of World	£187,500	1.25%	Indirect via UK customers only
<b>&lt;b&gt;Total Turnover&lt;/b&gt;</b>	<b>&lt;b&gt;£15,000,000&lt;/b&gt;</b>	<b>&lt;b&gt;100%&lt;/b&gt;</b>	

**Important Note:** ABC Manufacturing does not export directly to the United States. The 1.25% 'Rest of World' turnover represents components supplied to UK-based customers who may incorporate them into products subsequently exported worldwide. ABC Manufacturing has no control over, or knowledge of, final destination of products.

# Employers and Public/Products Liability Claims History

Excellent claims experience over the past five years with only one minor Employers Liability claim and zero Public or Products Liability claims.

Date	Type	Description	Injuries/Damages	Paid/Reserved	Status
06/11/2023	Employers Liability	Employee trapped finger between machine	Fractured finger requiring surgery and 6 weeks absence	Paid: £4,220 (medical £920, wages £2,800, legal £500)	Closed 15/01/2024
	Public Liability	No claims in past 5 years	-	£0	-
	Products Liability	No claims in past 5 years	-	£0	-
<b>Total Liability Claims</b>				<b>£4,220</b>	

## Action Taken Post-EL Claim:

- Full investigation conducted - root cause identified as non-compliance with LOTO procedure
- Enhanced machine guarding training programme for all production staff
- Installation of additional guards on all similar machines
- Implementation of monthly machine safety inspection checklist
- Introduction of near-miss reporting system with investigation of all incidents
- No repeat incidents since implementation of improvements

# SUBMISSION SUMMARY

This submission presents ABC Manufacturing Limited as a high-quality commercial property and liability risk. The company demonstrates:

- 38 years of established trading history with strong financial performance
- Exceptional claims record - only £48,215 total claims over 5 years (£43,995 property + £4,220 liability)
- Comprehensive risk management systems including ISO certifications and dedicated risk manager
- Significant investment in fire protection, security, and health & safety
- Long-standing relationships with blue-chip customers
- Proactive approach to risk improvement following any incidents

- No HSE enforcement action or product recalls in company history
- Modern, well-maintained premises with robust protection systems

We believe this submission demonstrates excellent risk quality and would welcome competitive quotations from insurers seeking to write premium quality manufacturing risks. All expiring policy wordings, schedules, and supporting documentation are available on request.

For further information or to arrange a risk inspection, please contact:

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