

## ACE Express Umbrella<sup>SM</sup> Furniture Manufacturing Underwriting Guideline

| Does the applicant allow public tours of the manufacturing facilities?  | ☐ YES                          | X NO   |
|---|--------------------------------|--------|
| Do quality control specifications exist for each product?   | X YES                          | □ NO   |
| Has the applicant ever been investigated or cited by a government entity for product quality or process control violations?   | ☐ YES                          | X NO   |
| Are all warning labels reviewed by a qualified attorney specializing in products liability law?   | X YES                          | □ NO   |
| Has the applicant ever had a recall event?  | ☐ YES                          | X NO   |
| Does the applicant have a formal recall program?  | X YES                          | □ NO   |
| Does the applicant receive indemnification and additional insured status from all suppliers?  | X YES                          | □ NO   |
| What percentages of the applicant's products, raw material or product components are directly imported by them from outside the United States?  | Less than 75%                  |        |
| Does the applicant have a written procedure to ensure the quality of any product, material or component directly imported?  | X YES                          | □NO    |
| What percentage of the applicant's revenue is derived from installation of a product for the end purchaser?   | Less than 10%                  |        |
| What percentage of the applicant's revenue is generated from the rental of products to others?  | Less than 10%                  |        |
| What percentage of the applicant's revenue is generated from the sale of used or refurbished products?  | Less than 10%                  |        |
| Does the applicant comply with the Upholstered Furniture Action Council's (UFAC) construction methods and certified fabrics and stuffing?   | X YES                          | □ №    |
| methods and certified fabrics and stuffing:   |                                |        |
| What percentage of the applicant's revenue is generated from ready-to-assemble furniture?   | Less than 30%                  | ,      |
|   | Less than 30%<br>Less than 20% |        |
| What percentage of the applicant's revenue is generated from ready-to-assemble furniture?   |                                |        |
| What percentage of the applicant's revenue is generated from ready-to-assemble furniture?  What percentage of the applicant's revenue is generated from children's furniture?   | Less than 20%                  | ,<br>5 |
| What percentage of the applicant's revenue is generated from ready-to-assemble furniture?  What percentage of the applicant's revenue is generated from children's furniture?  Does the applicant manufacture any infant furniture?  Infant furniture manufacturing includes the production of items such as car seats, carriages, changing tables, cribs, gates and enclosures, high chairs, hook-on chairs, play yards (playpens),  | Less than 20%                  | ,<br>5 |
| What percentage of the applicant's revenue is generated from ready-to-assemble furniture?  What percentage of the applicant's revenue is generated from children's furniture?  Does the applicant manufacture any infant furniture?  Infant furniture manufacturing includes the production of items such as car seats, carriages, changing tables, cribs, gates and enclosures, high chairs, hook-on chairs, play yards (playpens), strollers, swings, toy chests and walkers. | Less than 20%                  | X NO   |