



Learn how insurance works and how premiums relate to metal building systems.

## INSURANCE FACTS

*“Be sure to review MBMA’s Insurance Facts with your insurance broker or agent who can also introduce you to the local rating office personnel, usually employees of the Insurance Services Office (ISO). Then, if a problem arises, you will know the correct people to contact. The value of this relationship cannot be stressed too strongly.”*

W. Lee Shoemaker, Ph.D., P.E.,  
MBMA Director of Research and Engineering

It is a fallacy that owners pay a premium for a metal building system due to increased insurance costs. MBMA’s *Insurance Facts* manual provides you with valuable information and knowledge to help you fully understand how insurance works and how premiums relate to metal building systems.

*Insurance Facts* offers the following topics:

- Background on insurance coverage
- Information on fire and extended coverage rating
- Features used in disseminating fire and extended coverage rates
- Comparative rate information on metal buildings and other types of construction
- Recommendations for obtaining and maintaining lowest insurance rates
- Definitions and examples related to the effects of co-insurance rates
- Contacts and resources for additional information

MBMA also provides an Insurance Information Check Sheet to help you analyze all building information as it relates to insurance matters. This is available for free download at [www.mbma.com](http://www.mbma.com).

