

AI Risk Report

Prepared for producer review

ⓘ **Illustrative sample — fictional company. For demonstration only.** Not insurance or legal advice. Every name, figure, and source below is invented to demonstrate the format and depth of a RiskFindr report.

COMPANY SNAPSHOT

Cascade Structural Steel, LLC

NAICS 238120

Structural steel fabrication & erection contractor

HQ Tacoma, WA · Founded 2009 · Website cascadestructuralsteel.example (fictional)

Employees	~85	HIGH CONFIDENCE
Estimated revenue	\$18M – \$24M	MEDIUM
Years in business	16	HIGH
Ownership	Private, founder-led	HIGH

SCORES

AGENCY FIT

88/100

Strong alignment with a construction-focused appetite.

OPPORTUNITY

84/100

Active growth signals suggest a timely conversation.

FIT BREAKDOWN

Industry	95	Geography	90
Size	85	Appetite fit	88
Exposure signal	82	Data quality	80

BUSINESS SUMMARY

Cascade Structural Steel is a mid-size, union structural steel fabricator and erector serving commercial and light-industrial general contractors across the Puget Sound region. It operates a roughly 40,000-square-foot fabrication shop alongside dedicated field erection crews that set steel on active jobsites, and runs a fleet of flatbed and boom trucks to move fabricated material between the shop and project locations. Public information indicates the business has recently

RiskFindr AI Risk Report — Illustrative sample. Possible indicators for increased confidence: Public information leads, direct writing advice. Assembled from publicly available information, which may be incomplete or outdated.

expanded shop capacity and grown its headcount. Taken together, these details point to an established contractor whose exposure base appears to be changing — a pattern that may be worth a producer's timely review.

OPPORTUNITY SIGNALS

1 Hiring 12+ field ironworkers and a safety manager

Why it matters: A hiring surge signals growth and a changing exposure base — payroll, crew count, and the safety program a producer would want to revisit.

Source: company Careers page (illustrative)

2 Announced a second fabrication bay / equipment investment

Why it matters: New building and machinery point to higher property and equipment values that may warrant updated statements of value.

Source: regional business journal (illustrative)

3 Won a mid-rise commercial erection contract downtown

Why it matters: A larger project suggests rising receipts and more at-height erection work — both relevant to the current program.

Source: project news (illustrative)

POSSIBLE EXPOSURE INDICATORS

Work at heights / steel erection

HIGH

Workers' Compensation

General Liability

Umbrella / Excess

Why it may matter: Field erection of structural steel involves elevated work, which could be relevant to how the current program is structured.

Questions to verify: current EMR? fall-protection program in place? any use of leased labor?

Source: Services + Projects pages (illustrative)

Owned fleet (flatbeds, boom truck)

MEDIUM

Commercial Auto

Inland Marine (cargo)

Why it may matter: Transporting fabricated steel to jobsites suggests owned power units and cargo in transit that could be worth reviewing.

Questions to verify: number of power units? radius of operation? MVR standards for drivers?

Source: fleet photos on company site (illustrative)

POSSIBLE EXPOSURE INDICATORS (continued)

Fabrication shop with welding / hot work

MEDIUM

Commercial Property General Liability Equipment (Inland Marine)

Why it may matter: Cutting, welding, and heavy machinery in a fabrication environment may be relevant to property and equipment coverage.

Questions to verify: values of CNC / press equipment? hot-work permit program?

Source: Facility page (illustrative)

Subcontracted erection crews

LOW-MEDIUM (INFERRED)

General Liability (contractual) Umbrella

Why it may matter: Use of subs shifts and shares liability in ways that could be worth reviewing against the current contractual-risk setup.

Questions to verify: certificates + additional-insured requirements? written subcontractor agreements?

Source: inferred from project scale — verify (illustrative)

RECOMMENDED LINES TO EXPLORE

Workers' Compensation General Liability Commercial Auto Inland Marine / Equipment

Commercial Property Umbrella / Excess

SUGGESTED FIRST-MEETING TALK TRACK

- "I saw you're bringing on a dozen ironworkers and a safety manager — as the crew grows, it can be a good moment to make sure the work-comp and safety picture still lines up."
- "With the second fabrication bay and new equipment coming online, it may be worth a look at how the shop's property and equipment values are currently reflected."
- "Congratulations on the downtown mid-rise. Larger at-height jobs and more subs on site are usually a good reason to revisit general liability and umbrella limits."

SOURCES

- 1 Company website — Services page (illustrative)
- 2 Company website — Careers page (illustrative)
- 3 Company website — Facility page (illustrative)
- 4 Company website — Projects page (illustrative)
- 5 Regional business-journal article (illustrative)
- 6 Public safety-record reference (illustrative)

Every source above is fictional and included only to show how a RiskFindr report attributes each finding. No real business, person, publication, or record is referenced.

HOW TO READ THIS REPORT

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