

Stay Informed: New Loss Control Series Features the Dangers of Stab-Lok Breakers

In partnership with The Hartford Steam Boiler Inspection and Insurance Company, the Frankenmuth Insurance Loss Control team has developed a new loss control prevention series called Stay Informed.

This new series features topics on specific dangers that pose risks to Commercial Lines policyholders. The first topic in our Stay Informed series features the dangers of Stab-Lok breakers. To download an informational flyer to share with your clients, [click here](#).

Millions of businesses with Stab-Lok breakers are in danger. Is yours one?

Millions of businesses nationwide have Stab-Lok breakers to protect their buildings from fire, but many owners don't know the breakers actually pose a danger to their business.

The Frankenmuth Insurance Loss Control team, in partnership with The Hartford Steam Boiler Inspection and Insurance Company, is here to ensure you are informed and prepared against potential business risks, like Federal Pacific Electric Stab-Lok breakers and panelboards.

Issues related to Stab-Lok breakers

While in business, Federal Pacific Electric manufactured many electrical products, including a panelboard and breaker line called Stab-Lok. These products are no longer manufactured, but millions were installed in residential and commercial buildings between 1950 and 1985. Many remain in those buildings today.

Breakers were designed to protect buildings from fires in the event of an electrical circuit abnormality. As a result, business owners were quick to adopt the safety product.

However, the Consumer Product Safety Commission investigated many reports in 1982 of Stab-Lok breakers failing to trip as required by testing standards from Underwriters Laboratories, a safety testing company.

Tests by the Consumer Product Safety Commission and independent consulting engineers concluded that certain Stab-Lok breakers do not trip according to Underwriters Laboratories' requirements and, in some cases, can jam in the on position. Overheating problems were also found within the panelboard internal bus connections.

Unfortunately, this information surfaced after millions of Stab-Lok installations in homes and businesses.

In 2002, a New Jersey class-action lawsuit decided that the manufacturer of the Stab-Lok breakers committed fraud over many years by selling products it knew did not meet the Underwriters Laboratories' testing requirements.

In light of the lawsuit and to prevent dangerous products, the National Electrical Code — a benchmark for safe electrical design, installation, and inspection — now requires all installed products to be listed and labeled by an independent testing agency before use.

Measures to take against Stab-Lok breakers

- A licensed electrical contractor should confirm if Federal Pacific Electric Stab-Lok breakers and panelboards are currently in use in your business.
- Based on these issues, when a Federal Pacific Electric Stab-Lok installation is discovered, the safest course of action is to replace it with a completely new panelboard and breaker installation.

For more information, reach out to our Loss Control team by emailing losscontrol@fmins.com.

The information contained in this Bulletin has been compiled from multiple sources that HSB believes to be reasonably competent and reliable and tend to represent the best opinion on the subject. This information is not a substitute for a complete and thorough assessment of any electrical equipment. It is the responsibility of the user to comply with all applicable laws, rules, regulations, or other requirements. HSB does not make any guarantee or warrant the accuracy, reliability, or completeness of the information.

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For more information, reach out to our Loss Control team by emailing losscontrol@fmins.com.