A list of best practices for loss prevention to help United Mutual agent partners and members correct the most common issues associated with FPE and Zinsco Electrical Panels.

Offered through

FPE & Zinsco Electrical Panels Best Practices

Types of Electrical Panels, Associated Hazards, United Mutual Recommendations

- ☐ The two main types of electrical panels to look for are Federal Pacific Electrical (FPE) panels and Zinsco Electrical Panels (see the sections below for more information on each specifically).
- ☐ According to industry experts FPE and Zinsco electrical panels, circuit breakers, and switchgear are known fire hazards, causing as many as 2,600 fires annually.
- ☐ You can find these panels in virtually any type of commercial setting (our United Mutual team most commonly finds these in churches and multi-unit apartment/condominium buildings).
- ☐ United Mutual recommends full panel and circuit breaker replacement by a qualified, licensed electrician for FPE and Zinsco panels frequently seen in construction dating from 1950 to 1990.

Federal Pacific Electrical (FPE) Panels

- ☐ Many of these panel boards were installed in commercial buildings between 1950 and 1985.

- ☐ FPE components can be identified by their red company logos.

- ☐ FPE panels are often accompanied by Stab-Lok circuit breakers. Stab-Lok and subsequent replacement circuit breakers are known to fail in tripping a response to overcurrent conditions.
- ☐ In some instances the over-circuit protection devices jam in the “on” position.
- ☐ Common functional and safety problems associated with FPE panels include: overheating within the panels’ internal bus connections, panel bus damage, bus meltdowns, and failure of breakers to remain secured in or onto the connecting bus itself.

Zinsco Electrical Panels

- ☐ Many of these panel boards were installed in commercial buildings beginning in 1943.
- ☐ Zinsco panels can be identified by their blue label logo.
- ☐ During the 1960’s, Zinsco began adding aluminum components to their circuit breakers which led to many connection issues because aluminum alloys typically expand and contract more than other conducting materials, such as copper or brass, which eventually shows up as a problem at connections and terminals.
- ☐ The aluminum in Zinsco circuit breakers also oxidizes and acts as an insulator which reduces the aluminum’s current-carrying abilities.