



Crum & Forster's specialty business segment for the Retail Food industry provides a comprehensive blend of multiline coverage protection, together with a collaborative client experience to mitigate losses and lower the cost of risk.

TARGET APPETITE

- Supermarket, Grocery & Convenience Store operations
 - Small neighborhood, basic, conventional, deluxe, specialty, ethnic, health & natural food markets
 - Convenience stores with gasoline / restaurants (no grease cooking)
- GL deductibles less than \$25,000; GL monoline or part of a package policy
- Food Specialty Programs
 - Franchise Restaurants
 - Small Fast Casual Restaurants

TARGET ACCOUNT PROFILE

- Small to large size independent supermarkets, grocery and convenience stores
- Businesses in operation for a minimum of one year or management with industry experience of at least three years
- Appetite will vary by state
- Buildings older than 30 years must have essential safety updates to property and systems
- UL 300 wet chemical fire extinguishing systems in place over commercial *type I (grease) cooking equipment

AVAILABLE COVERAGES

- Commercial Auto
- Property
- General Liability
- Equipment Breakdown
- Employment Practices Liability
- Employee Benefits Liability
- Crime
- Workers' Compensation (except in CA)
- Supported Excess
- Coverage enhancements and other specialized solutions

RISK ENGINEERING

Crum & Forster's risk engineers partner with our clients to provide a full complement of food industry-specific services from education to comprehensive onsite consulting.

Practices include:

- Operational risk assessments in comparison to industry benchmarks and best practices.
- Tools to prevent the three primary drivers of loss in the food retail industry: slips, trips and falls; cuts and lacerations; and back strains.
- Cost-effective loss prevention techniques that can easily be implemented by the food retailer.
- Consulting services and recommendations from experts that truly understand the food retail business.



CLAIM SERVICES

At Crum & Forster, our claims department has received many accolades from clients and producers, including awards for service excellence. Our responsiveness, collaborative approach, and intimate knowledge of our clients businesses deliver results.

- A team of claims experts in the retail food space who have historically resolved over 70% of liability claims without payment.
- We have identified dozens of retail food businesses with defined light duty programs to help injured workers get back on the job quickly.
- Return-to-work specialists that use local charities as a way to motivate and encourage employees to re-enter the work environment.
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events.
- A focus on getting our clients' businesses up and running as quickly as possible.
- In-house Special Investigations Unit (SIU) ferrets out fraud, helping to reduce costs.
- Industry-leading claims system tailored to the needs of our clients, including claims handling instructions, location and department coding and customized reports.

WHY CRUM & FORSTER

- A proud history dating back to 1822
- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39B in revenue
- A limited producer distribution platform to enhance franchise value
- Specialized multiline coverage enhancements tailored to meet the needs of the retail food industry
- A leadership team with more than 75 years of experience providing insurance and risk management solutions to independent grocers and convenience stores
- Responsive claims team with an average of 20 years grocery/supermarket claims handling experience
- Client-focused risk engineering services
- A 'can-do' corporate culture that is named as one of the best places to work

Our policyholders and producers benefit from 24/7 access to our online risk management information system. A secure portal, **C&F Connect Marketplace** places all the tools you need for claims reporting, loss runs and other interactive reports directly at your fingertips.

CONTACT

Chris Hald

Vice President - Sales & Marketing

T 503.486.2238

E chris.hald@cfins.com

Send applications to: CFSubmissions@cfins.com

cfins.com