



The C&F Target Segments Food Specialty unit offers a Risk Management industry specific solution for food related businesses. This program is for insureds that are willing to take on a Risk Managed approach with a significant retention and help reduce their total spend on insurance. The program provides a combination of industry focused claims handling solutions and experience insuring retail food related businesses. Our claims department uses a state of the art claims system to provide you with deep analytic capabilities which will better allow you to manage the claims within your retention. We have an AM Best rating of 'A' and are backed by a corporate parent that has a long-term proven record of financial wellness.

### TARGET APPETITE

- Countrywide availability.
- Retail food classifications.
- Financially viable accounts that can support a deductible or SIR funding.
- Well managed firms interested in Risk mitigation techniques.

### COVERAGE

#### Tailored program to fit the insureds needs:

- Deductibles \$25,000 and greater.
- SIR \$100,000 or greater.
- Stop loss aggregates where applicable.
- Policy limits of \$1M per occurrence with higher aggregate limits available.
- Industry specific bundled claims services provided. Will consider TPA approach if approved by our claims unit.
- Flexible collateral options.
- Industry specific Loss Prevention Services available at the corporate and/or store location level.

### UNDERWRITING

#### Tailored program to fit the insureds needs:

- Agent narrative describing opportunity & desired structure.
- Complete Acord application with accompanied exposure work books.
- Five years of exposure & premium history.
- Five years of dollar one currently valued loss runs (within 90 days). Excel format appreciated.
- Two years of audited financial statements with accompanied interims.

### 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.

#### Our claims experts:

- Only adjust claims within the retail food industry and are experts handling retail exposures, including slip & fall, trip & fall and food product related claims.
- Understand what the legal requirements are of a store owner to keep their patrons safe. They have a deep understanding of what is negligence and what isn't and know when to fight a claim and when to equitably resolve a claim.
- Have historically resolved 80% of liability claims without an indemnity payment.
- More often than not pay less per claim on average than the generalist competitors who have less expertise in the retail food industry.

#### Our claims systems:

- Industry leading claims system tailored to the needs of our clients such as claims handling instructions, location and department coding and customized reports.
- You as a customer have access to your own proprietary dashboard of analytics which will better allow you to manage the claims within your retention.



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Food Retail Specialty**  
Large Retention Alternative Program

## RISK ENGINEERING

Crum & Forster's risk engineers partner with our clients to provide a full compliment of food industry specific services from education to comprehensive on-site counseling.

### Practices Include:

- Operational risk based assessments in comparison to industry benchmarks and practices.
- Tools to prevent the primary driver of loss in the food retail industry slips/trips and falls.
- Cost effective loss prevention techniques that can easily be implemented by the food retailer.
- Consulting services and recommendations from experts that truly understand the retail food business.

Our clients and producers are provided access to our on-line risk management (RMIS) which provides quick and easy access to customized reports, executive summaries, and detailed claims information such as file notes, status reports and loss runs.

## Why Crum & Forster

### Industry Focus

- A leadership team with more than 85 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.

### Financially Sound

- A proud history dating back to 1822.
- A financial rating by A.M. Best of A "Excellent" with \$2.4 Billion in gross written premium.
- Part of Fairfax Financial with revenue in excess of \$15 Billion.

## Contact

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