

# TARGET SEGMENTS



A FAIRFAX COMPANY

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# AGRIBUSINESS

The United States agricultural industry encompasses a broad range of businesses, each having its own unique exposures to risk.

At Crum & Forster, we focus on select industry classes delivering expertise in underwriting, risk engineering and claims. We complement that specialization with customized products and multiline solutions.

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## TARGET APPETITE

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### Preferred

- Ag Chemical Dealers/Distributors
- Farm/Ranch Supply Stores
- Feed Manufacturing/Nutrition Services
- Fertilizer Dealers/Distributors
- Fruit/Nut/Vegetable Packing, Processing and Shipping
- Grain Elevators
- Grain/Rice/Flour Milling
- Seed Merchants and Seed Conditioning Plants
- Wineries
- Craft Beverage Producers

## TARGET ACCOUNT SIZE

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- Agribusiness – Premiums of \$30,000 or greater
- Winery/Brewery/Distilling – Premiums of \$30,000 or greater

## AVAILABLE COVERAGES

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- Commercial Auto
- Property
- General Liability
- Equipment Breakdown
- Workers' Compensation
- Employee Benefits Liability
- Employment Practices Liability
- Crime
- Inland Marine
- Supported Excess
- Coverage enhancements and other specialized solutions



# CRAFT BREWERY & DISTILLERY

Crum & Forster has a highly experienced team dedicated to meeting the insurance needs of the craft beverage industry. Our team includes insurance professionals with extensive expertise in enterprise risk management and contingency planning, as well as backgrounds in beverage manufacturing and marketing, agribusiness and other related fields. Our team is ready to help you with expert underwriting, best-in-class risk engineering support and excellent claim service.

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## TARGET CLASSES

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### **Manufacturers of:**

- Beer
- Mead
- Hard Cider
- Distilled Products

## ENHANCED PROTECTION

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- Liquor Liability
- Stock - valued at adjusted market value (agreed value available)
- Brands and Labels
- Leakage
- Spoilage
- Foundation and Underground Pipes
- Processing Water Coverage

## AVAILABLE COVERAGES

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- Commercial Auto
- Property
- General Liability
- Equipment Breakdown
- Workers' Compensation
- Employee Benefits Liability
- Employment Practices Liability
- Crime
- Inland Marine
- Supported Excess
- Coverage enhancements and other specialized solutions



# FOOD SPECIALTY

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.

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## TARGET APPETITE

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- Supermarkets
- Grocery Stores
- Convenience Stores
- Convenience stores with gasoline / restaurants (no grease cooking)
- Food specialty programs:  
Grocery / Supermarket

## Market Types

- Small Neighborhood
- Basic
- Conventional
- Deluxe
- Specialty
- Ethnic
- Health & Natural

## TARGET ACCOUNT PROFILE

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- 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 varies 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 COVERAGE

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





# FOOD SPECIALTY

## SIR Loss Sensitive Insurance Programs

The C&F Target Segments Food Specialty unit offers a Risk Management industry-specific solution for retail 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. We offer a combination of industry-focused insurance solutions and risk engineering and claims support. Our state-of-the-art claims system provides you with deep analytic capabilities to better enable you to manage the claims within your retention.

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## TARGET APPETITE

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- Supermarket, Grocery & Convenience Store operations
  - Small Neighborhood, Basic, Conventional, Deluxe, Specialty, Ethnic, Health & Natural Food markets
  - Convenience stores with gasoline / restaurants (limited grease cooking)
  - Food specialty programs:  
Grocery / Supermarket / Convenience Stores
- Financially viable accounts that can support a deductible or SIR funding.
- Well managed companies interested in Risk Mitigation techniques.

## CUSTOMIZED PROGRAMS

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### **Tailored for the insured's needs:**

- SIR \$25,000 or greater
- Stop loss aggregates where applicable
- Policy limits of \$1,000,000 per occurrence with higher aggregate limits available
- Industry-specific bundled claims services provided
- Flexible collateral options
- Industry-specific risk engineering services available at the corporate and/or store location level



# FOOD SPECIALTY

## Franchise Programs

When it comes to franchise programs, experience and expertise matter. Not all carriers have the in-house resources or expertise to write or manage program Franchise business. Crum & Forster is a recognized guaranteed cost Food Specialty market, and our insureds include several large national franchise chains.

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## TARGET APPETITE

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- Entities with national brand recognition
- Opportunity to write both the corporate risks and individual franchisees
- Programs with geographic spread of risk
- Quick service food operations
- Property exposures considered, excluding high-grease cooking operations

## WHY CRUM & FORSTER

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### Segment Expertise

- Our underwriting, claims and loss control teams have deep expertise in the Food Specialty industry.
- On average, our team members have 20+ years of experience with Food Specialty classes of business.

### Claims Handling Experience

- Dedicated team of claim professionals with extensive experience adjusting claims within the retail food industry
  - Expertise in handling retail exposures, including slip and fall, trip and fall, and food product related claims
  - Ability to effectively assess liability and negligence and recommend when to equitably resolve and when to vigorously defend a claim
  - Strong track record of resolving 80% of liability claims without an indemnity payment
  - Resolve claims for a lower per-claim average more frequently than generalist competitors with less expertise in the retail food industry
- Track record of demonstrating significant savings to insureds inside and outside their retention, resulting in savings that can be a significant differentiator at point-of-sale

### Flexible, Tailored Franchise Programs

A cornerstone of Crum & Forster's ability to write and manage these programs successfully is our flexibility to tailor the program structure, products and policy type. Our long-standing involvement with Food Service programs means our teams know how to support programs to address the needs of brokers, MGAs, Program Administrators and Program members.



# HEALTH & SOCIAL SERVICES

The health and social services industry encompasses a broad range of risks, each with its own unique set of exposures. At Crum & Forster, we offer a comprehensive multiline coverage approach customized to address the diverse insurance needs of your clients and the communities they serve.

Our multiline portfolio of products provides specialized insurance solutions designed for health and social services organizations.

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## TARGET APPETITE

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- Assisted Living Facilities
- Independent Living Facilities
- Continuing Care Retirement Communities (CCRC's)
- Home Healthcare Providers
- Social Services (\*Workers Compensation Only)

## AVAILABLE COVERAGES

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### Professional Liability

- Claims made form available on a non-admitted basis
- Abuse and molestation coverage
- Defense expenses outside the policy limits for qualified risks
- Disciplinary proceedings coverage
- Reputation restoration expense

### General Liability

- Claims made forms available on an admitted basis
- General Liability Enhancement Endorsement includes coverage for:
  - HIPAA compliance coverage
  - Host Liquor Legal Liability
  - Automatic additional insured coverage

### Workers' Compensation

- Guaranteed Cost & Small Deductible
- Loss Sensitive / High Deductible - Assisted Living Facilities and CCRC's only
- Experience Mods > 1.25 considered with pre-quote loss control call
- Social Services organizations whose primary services focus on:
  - Individuals with Intellectual and Developmental Disabilities
  - Supportive Housing
  - Community Outreach and Social Work

### Commercial Auto

- Owned
- Hired and Non-owned

### Follow Form Excess

- Supported coverages up to \$5 million in limits



# INDUSTRIAL GASES & WELDING SUPPLY

For over 100 years, Crum & Forster has provided multiline insurance solutions for high-hazard industries. Our Industrial Gases & Welding Supply team specializes in customizing coverage for companies that engage in the supply and transportation of industrial gases, as well as dealers and distributors of welding supplies. We are ready to meet your needs with expert underwriting, best-in-class risk engineering support and excellent claim service.

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## TARGET APPETITE

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- Industrial gas dealers and distributors
- Welding supply dealers and distributors
- Propane dealers and distributors

## AVAILABLE COVERAGES

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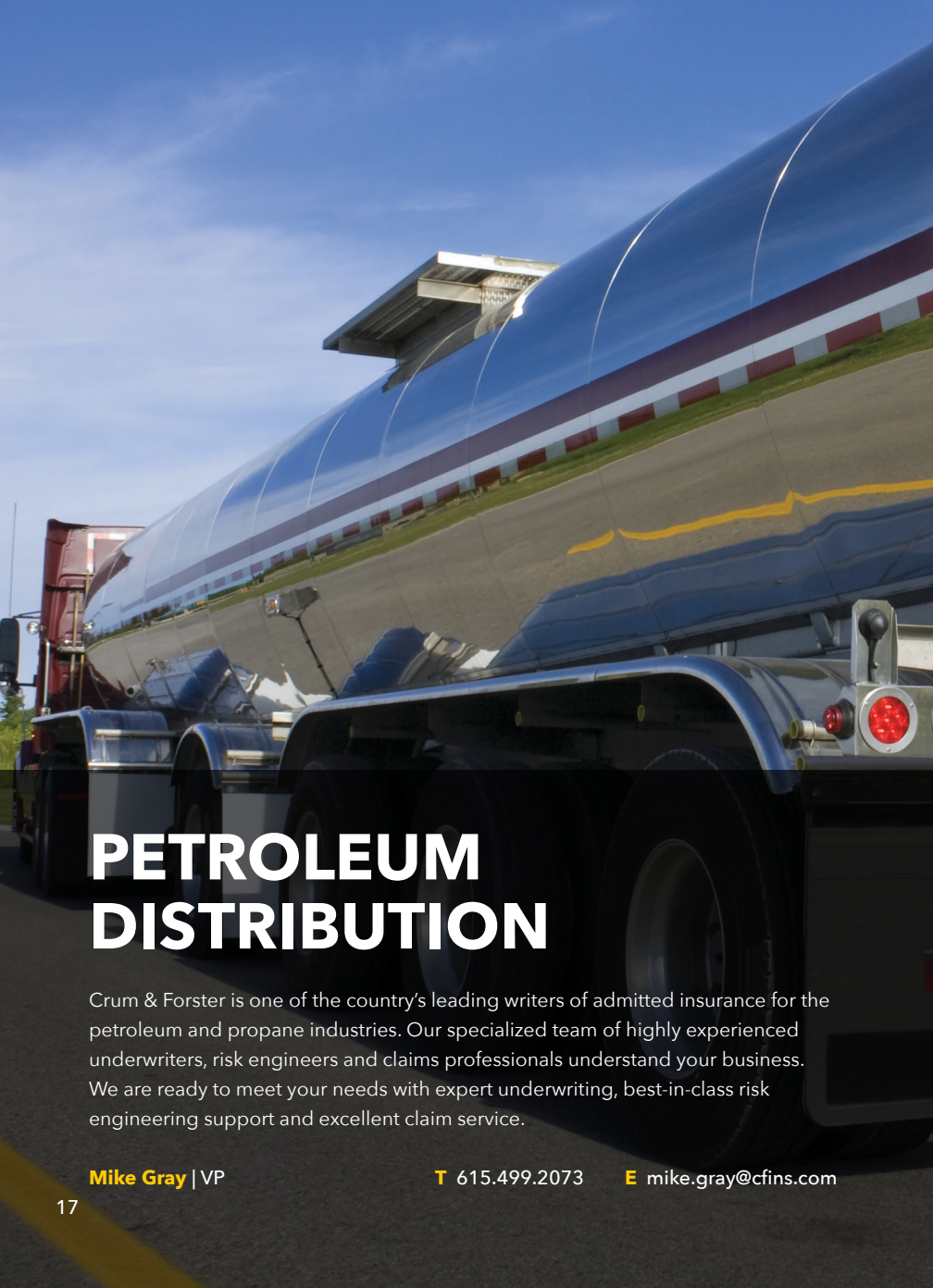
- Commercial Auto
- Property
- General Liability
- Equipment Breakdown
- Workers' Compensation
- Employee Benefits Liability
- Employment Practices Liability
- Crime
- Inland Marine
- Supported Excess
- Coverage enhancements and other specialized solutions

Large Deductible  
options are available

We are proud to be a member of







# PETROLEUM DISTRIBUTION

Crum & Forster is one of the country's leading writers of admitted insurance for the petroleum and propane industries. Our specialized team of highly experienced underwriters, risk engineers and claims professionals understand your business. We are ready to meet your needs with expert underwriting, best-in-class risk engineering support and excellent claim service.

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## TARGET APPETITE

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- Petroleum jobbers
- Petroleum retailers and wholesalers
- Home heating oil distributors
- Bulk oil distributors
- Used oil distributors
- Retail convenience store chains

### Additional Business Segments

- Propane dealers and distributors
- Petroleum terminals
- CNG/LNG fueling stations



## AVAILABLE COVERAGES

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- Commercial Auto
- Property
- General Liability
- Equipment Breakdown
- Workers' Compensation
- Employee Benefits Liability
- Employment Practices Liability
- Crime
- Inland Marine
- Supported Excess
- Coverage enhancements and other specialized solutions

Large Deductible  
options are available



# PROPANE DISTRIBUTION

Propane dealers and distributors need specialized insurance coverage to protect their business, and Crum & Forster is the right carrier for the job. We offer a broad array of admitted insurance products and have been serving the propane industry for over 100 years. We have experienced underwriters who understand your coverage needs, highly qualified risk engineers to assist with your safety needs, and an excellent claims team to be there when you need your insurance coverage the most.

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## TARGET APPETITE

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- Propane dealers and distributors
- Propane terminals
- Industrial gases and welding supply dealers and distributors
- CNG/LNG fueling stations

### Additional Business Segments

- Petroleum dealers and distributors
- Home heating oil dealers and distributors
- Retail service stations/convenience stores

## Preferred Risk Characteristics

- Documented leak check program
- Out-of-gas documentation program
- Employee training program

## AVAILABLE COVERAGES

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- Commercial Auto
- Property
- General Liability
- Equipment Breakdown
- Workers' Compensation
- Employee Benefits Liability
- Employment Practices Liability
- Crime
- Inland Marine
- Supported Excess
- Coverage enhancements and other specialized solutions

Large Deductible options are available



### Enhanced Protection

- Broadened pollution liability
- Commercial automobile broad form endorsement
- Erroneous delivery of liquid products
- General liability enhancement endorsement
- Failure to supply
- Misdelivery of liquid products coverage
- Deluxe property extension endorsement



# WINERY

Crum & Forster has a highly experienced team dedicated to meeting the insurance needs of wineries. Our team includes insurance professionals with extensive expertise in enterprise risk management and contingency planning, as well as backgrounds working in the wine industry, agribusiness and other related fields. We bring our in-depth experience to bear as we evaluate each account on its own merits, develop customized coverage solutions, and share our knowledge and insights with our agents/brokers and our clients.

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## ENHANCED COVERAGE FOR WINERIES

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### Property

- Wine Caves
- Stock
- Green Building Coverage
- Leakage
- Contamination
- Property in Transit
- Vines & Trellises
- Mobile Agriculture Equipment
- Newly Acquired Buildings
- Property Off Premises

### General Liability

- Liquor Liability
- Wine Drift/ Overspray
- Tenant Legal Liability
- Medical Payments
- Special Events
- Primary Wording
- Additional Insured by Written Contract

### Additional Product Lines Available

- Supported Excess
- Employee Benefits Liability
- Employment Practices Liability
- Equipment Breakdown



# CLAIM SERVICES

The long-term success of any insurance company is dependent on the effectiveness of their claims operation. At Crum & Forster, we have been recognized for our award-winning claim services.

When you report a claim to us, you can be assured that it will be handled with efficiency by dedicated claim professionals who share your goals of bringing the claim to a prompt and successful resolution. From initial reporting to final disposition, we are proud of the services we provide our policyholders and producers.

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## Quality

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- More than 500 claim professionals with a nationwide presence, operating nationally
- Specialized claims expertise in each of our business segments
- Proactive early case resolution, but are fully prepared to defend cases
- Proactive litigation management plan with an integrated defense strategy
- Dedicated Special Investigations Unit (SIU) to ferret out fraud
- In-house physician to assist with complex medical cases
- Dedicated subrogation team that relentlessly pursues recovery to benefit our policyholders
- Proactive training and development program emphasizing technical skills, best practices and customer service
- Comprehensive network of approved defense firms with specialty practices

## Responsiveness

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- Customer service-based culture is embedded into everything we do
- 24-hour emergency response teams
- Full complement of medical management programs providing quality care at competitive pricing
- Medical bill review program produces significantly lower costs than other companies
- Dedicated return-to-work specialist utilizing local charities
- Managed caseloads
- Claim professionals with advanced degrees and designations

## Communications

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- Client focused stewardship process actively engaging the policyholder and broker
- Claim account executives who develop customized service strategies
- Bilingual specialists
- Integrated claim, underwriting and risk engineering departments
- Online system access to our C&F Connect portal, providing customized reports, executive summaries and adjuster notes





# C&F CONNECT MARKETPLACE

C&F Connect Marketplace is a one-stop shop for all of your risk management needs. This secure, online portal puts the tools you need for loss runs, claims information and reporting at your fingertips.



## **Risk Management Simplified**

The Risk Management dashboard provides quick and easy access to claims information through an intuitive interface. This tool makes it easy to find financial information, file notes and related attachments. Automated dashboards provide analytical breakdowns for such items as Top Five Causes of Loss.

## **24/7 Claims Reporting**

Accessible on any web-enabled device, C&F Connect makes it fast and easy to report losses 24/7. A claim number is issued automatically once an incident is submitted. Through the portal, you will have access to all losses you reported, including a Notice of Loss form.


Services Support Request Access Forgot Password Customer Log In Employee Log In

## Enable Your Insurance Practices

Welcome to the C&F Connect Marketplace, a new hub of service capabilities to add efficiencies and success to your organization.


[Let's Get Started](#)

[Questions? Contact Us](#)




**Risk Management**

At Crum & Forster, we understand the value of data. We've created an intuitive space that makes managing your data an empowering experience through a combination of visualization and interactive reporting, so you can make more informed business decisions and take action where needed.



**Claims**

Report a claim anytime, 24/7, with our claim reporting tool. Using real-time integration technology, you will get a claim number on the fly, as well as a history of all your reported claims. We focused on a solution that works for our customers, so you can rest easy knowing that your claim is being handled with impeccable efficiency.



**Risk Engineering**

Crum & Forster's consultative Risk Engineers are "at your service", offering customers a diverse portfolio of casualty and property loss mitigation services and resources. Our objective is to provide risk management solutions that meet your business objectives and contribute to your success.

## Flexible and Efficient Data Access

Loss runs and reports are available to run on-demand or can be scheduled to run at time intervals you select. The scheduled reports can be delivered by e-mail, stored within the "My Scheduled Reports" or both.

## Easy to Access

To access C&F Connect, simply log onto the Crum & Forster website at <https://cf-connect.com> using your assigned User ID and Password.

If you do not have a User ID, please contact your local Crum & Forster Claims Account Executive or send a request to [CFWebaccess@cfins.com](mailto:CFWebaccess@cfins.com).

# RISK ENGINEERING

## Services Overview

Crum & Forster's Risk Engineers work in partnership with our customers to provide a full complement of services from education to comprehensive onsite inspections. Its methodology begins with risk identification. Our team of engineers, drawn from a wide array of disciplines, examines your operation and finds factors that permit us to grade your exposures. This helps you prioritize and manage your risks. Our assessment gives you an informed view of operational risk based on industry benchmarks, guidelines, and best practices. We can suggest actions you can take to decrease risk. The goal is to put in place an effective loss prevention strategy that works consistently over time to lower your operation's risk of loss. With deep roots going back to 1822, Crum & Forster is a national insurance group consisting of insurance companies and agencies that provide a wide range of standard and specialty insurance products and services. Crum & Forster conducts business through independent agents, brokers, and wholesalers, focusing on property and casualty insurance, as well as accident and health.

Our highly skilled Risk Engineers are strategically located throughout the country and have the experience, training and professionalism to provide risk management solutions to meet your business needs and contribute to your success. We provide high quality technical information and professional opinion regarding risk, and where appropriate, deliver services that improve business results by protecting essential human and physical assets. We employ practical, solution-oriented approaches that specifically target your loss sources.

**Our "Planned Service Approach" enables us to work with you to identify those loss sources - both actual and potential - and determine ways to help you minimize your loss costs and expenses.**

### **There are five steps to the program:**

1. We conduct a thorough study of your company that includes exposures, hazards and accident trends.
2. Together, we review your current loss prevention efforts, physical location, loss information and other business records.

3. We use our evaluation to discuss and consult with you and top management to pinpoint fundamental loss causes.
4. We create an "Action Plan" with practical recommendations to strengthen existing programs.
5. Together, we maintain an ongoing review of the Action Plan to evaluate progress and effectiveness. If your operations include multiple locations, your local C&F office acts as the service coordinator to oversee consistent development and implementation of your loss control Action Plan across all sites. This provides the foundation for a close working relationship between you and our Risk Engineers.

### **C&F offers specialized risk engineering services across a wide range of risks:**

#### **Fuel Gas Safety**

C&F Risk Engineers have long experience in propane gas safety. We understand safe delivery procedures, residential and commercial installations, inspection and repairs, and know current industry safety guidelines and regulatory compliance measures.

We can assist you in developing customized policy and procedures that address your particular business needs.

Our Risk Engineers can assist you in developing customer warning documentation and implementing programs that track which customers have been provided the information, whether it be new customer information (residential and commercial) or annual mailings. Fuel gas regulations change often and it can be difficult for even the most experienced supplier to stay on top of them. C&F Risk Engineers are in touch with state legislatures and regulatory bodies, and participate in national standard setting bodies such as the NFPA.

On site surveys can be invaluable in determining the strengths and weaknesses in your safety program, so our Risk Engineers are strategically located in key markets to make insured visits easy. Taking a concrete step to decrease risk is just a phone call or email away.

#### **Life Safety / Property Risk Engineering**

To assist you in controlling potential life safety losses and property fire exposures, C&F Risk Engineers are prepared to help protect your physical assets. We have the

knowledge and experience necessary to help your company design and maintain its facilities and its fire protection and detection devices. We can also provide technical assistance in other issues including general and hazardous stock storage practices, special hazards such as spray painting and welding, emergency planning, business continuity and physical security.

### **Loss Analysis**

Experience is an excellent teacher. C&F Risk Engineers examine and evaluate your previous losses to detect hidden cause and effect relationships. OSHA recordable injuries are used to calculate incidence rates which are then compared to Bureau of Labor statistics. Armed with all of this information, C&F Risk Engineers make specific recommendations to reduce future accidents and thereby increase operating efficiency, and ultimately, bottom line results.

### **Ergonomics**

Ergonomic issues typically originate from a mismatch between human capabilities and job requirements, and this results in workplace problems that cause or contribute to cumulative trauma disorders (CTD's), back injuries and muscular strains and sprains. Our Risk Engineers are equipped to conduct detailed task analyses of workstations. Design recommendations are developed to fit job requirements to worker capabilities, resulting in increased productivity, quality and employee morale and reduced frequency of injuries and absenteeism.

### **Occupational Health Services**

Today, considerable emphasis is placed on occupational health hazards. Employers and employees alike are concerned with workplace exposure to contaminants such as industrial dust, mists and fumes, as well as noise and temperature extremes. C&F Risk Engineers have the skills, experience, and tools needed to help you recognize, evaluate and control these exposures to achieve and maintain compliance with regulatory requirements and maintain employee health.

### **Fleet Evaluations**

Preventing motor vehicle accidents is a challenging business problem and our Risk Engineers can provide assistance in developing an effective fleet safety program. Virtually every area of your fleet operation is reviewed including driver selection and qualification, accident investigation, driver training and preventive maintenance. Because no two fleets are alike, we'll tailor our recommendations to your particular needs.

## **Training**

Competent, up-to-date training is one of the keys to any effective loss prevention program. That's why C&F Risk Engineers are prepared to assist in supervisory and employee training activities over a wide range of subjects. To provide this service C&F Risk Engineers receive ongoing education and are updated regularly on safety codes and requirements issued by OSHA, NFPA and other regulatory agencies and standard developing bodies.

## **Media Library and Online Training Resources**

As a C&F insured our audio-visual and research lending library is available to you at no charge. Over two hundred titles cover topics such as Fire Protection, Safe Driving, Product Liability, Construction, Workers Safety and related topics. You'll find our media to be most useful in employee training and education efforts. Employee training is essential to both workplace safety and regulatory compliance. To make it easier to deliver ongoing, effective training, many companies have turned to online safety training as a core component of their overall safety program.

C&F has partnered with two organizations to enable you to purchase online safety training at a discounted rate. These training resources offer a variety of safety training courses ranging from OSHA (general and construction), driver safety (DOT ), food and beverage, Mine Safety (MSHA), as well as human resource compliance.

## **Contractors / Construction Safety**

This is one of the most hazardous industries and requires specialized loss prevention knowledge and expertise, starting at the planning stage right through to project completion. Our Risk Engineers have the knowledge and skills to provide assistance in developing and implementing an effective Risk Engineering Program that controls hazards at each job site.

## **The Bottom Line**

An effective loss prevention program will benefit a company's bottom line. First, a positive loss record may reduce the cost of your insurance program. Second, because every industrial accident involving an employee, motor vehicle, customer or property results in insured and uninsured costs, preventing such accidents is a real money saver.

Please send applications to: [CFSubmissions@cfins.com](mailto:CFSubmissions@cfins.com)

[www.cfins.com](http://www.cfins.com)



A FAIRFAX COMPANY

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