



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
  - Quick Mart convenience stores with gasoline and restaurants. (no grease cooking)
- GL deductibles from \$1,000 - \$250,000. GL mono-line or part of a package policy.
- Food speciality programs: Grocery / Supermarket / Restaurant

### 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 COVERAGE

- Commercial Package
- Property
  - Actual Loss Sustained or Stated Amount available with no waiting period (options available for 24, 48 or 72 hours if desired)
  - High property capacity available
  - Broadened property coverages
  - Enhanced coverage for equipment breakdown
- Crime
- Cyber Risk
- General Liability
  - Broad Form coverage extension
  - Workers Compensation (except CA)
- Commercial Auto
  - Broad Form coverage extension
  - Employment Practices Liability
- Supporting Excess



### Claims 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 also 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
- In-house special investigation unit to ferret out fraud, thus reducing cost to our clients
- A focused attention to get our clients businesses up and running as quickly as possible
- Industry leading claims system tailored to the needs of our clients such as special claims handling instructions, location and department codes, and customized reports

### 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 consulting.

Practices include:

- Operational risk based 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

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.

### Reasons for selecting Crum & Forster

- A proud history dating back to 1822.
- A financial rating by A.M. Best of A "Excellent" with \$2.4 B in gross written premium.
- Part of Fairfax Financial with revenue in excess of \$17 B.
- A limited producer distribution platform to enhance franchise value.
- Specialized multi-line 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.

### Contact Information

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