



CRUM & FORSTER®
A FAIRFAX COMPANY

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. Programs are tailored to fit each insured's risk profile and specific requirements.

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

CUSTOMIZED PROGRAMS

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 (unbundled TPA approach may be considered)
- Flexible collateral options
- Industry-specific risk engineering services available at the corporate and/or store location level

UNDERWRITING

We are ready to meet your needs:

- Agent narrative describing opportunity and desired structure
- Completed Acord application with accompanying exposure workbooks
- Five years of exposure and premium history
- Five years of dollar one currently valued loss runs (within 90 days); Excel format appreciated
- Two years of audited financial statements with accompanying 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, including claims handling instructions, location and department coding and customized reports
- Direct access to your own proprietary dashboard of analytics to help you effectively manage the claims within your retention



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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

WHY CRUM & FORSTER

Industry Focus

- 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

Financially Sound

- A proud history dating back to 1822
- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$19.8 billion in revenue

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

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