

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.

TARGET APPETITE

- 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
- Limited or no table seating
- No or low alcohol revenues

ABOUT CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39B in revenue
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Risk engineering and claims specialization
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events
- Client-focused risk engineering services
- Access to our online risk management tool

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WHY CRUM & FORSTER

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.