

A RECIPE FOR SUCCESS: MARSH'S RISK MANAGEMENT SOLUTIONS FOR THE RESTAURANT INDUSTRY



From foodborne illnesses, promotional risks, and cyber exposures to employee safety, natural hazards, and health care reform, effective risk management can play a critical role in determining a restaurant's competitiveness and profitability. Having the support of experienced insurance and risk advisors can make all the difference between success and failure.

With our deep understanding of your industry drivers and the insurance markets, Marsh's insurance brokerage and risk consulting experts have the knowledge and insight to build superior insurance and risk management programs. Our proven solutions and services can help you address your most important risks and stay ahead of the competition.

POWERFUL RISK MANAGEMENT SERVICES AND SOLUTIONS

Marsh's Restaurant Practice strives to deliver insurance and risk management services and solutions relevant to all industry segments, including quick-service and fast-casual, casual and family dining, and coffeehouses, bars, and taverns. We offer:

- Expert knowledge on a range of insurance products and key risks, including employee benefits and health care cost management, food safety, promotional risk, employee and customer safety, property risk, information and network security, and brand and reputation risk.
- Industry-leading analytics and benchmarking capabilities enabling more informed decision making.
- Access to a team of dedicated brokers with strong relationships with all leading insurers, which enables us to negotiate broad terms and competitive pricing on behalf of our clients.
- Streamlined access to resources across Marsh & McLennan Companies, including solutions and services offered by Marsh Risk Consulting, Mercer, and Oliver Wyman.

Who it's for

Independent restaurants and franchise operators of all types, including quick-service and fast-casual restaurants, casual and fine dining establishments, and bars, taverns, and coffeehouses.

What you get

- A "farm to fork" approach to risk management that provides greater insight into new and emerging risks.
- Dedicated restaurant industry knowledge and expertise across a range of disciplines, including food safety, workplace safety, promotional risks, and health care cost management.
- A full menu of insurance and risk management solutions designed to reduce total cost of risk.
- Unmatched analytics and benchmarking capabilities.
- Access to a broad range of resources across Marsh & McLennan Companies.

RESTAURANT INDUSTRY EXPERTISE

Marsh's Restaurant Practice is comprised of more than 100 colleagues dedicated to serving the needs of our restaurant clients, with support from additional resources through our brokerage, placement, consultative, and advisory services teams. We look at risks along the complete "farm to fork" continuum of the food and beverage industry, from manufacturing and processing firms to retail and hospitality. This enables our professionals to provide you with unmatched insight into new and emerging risks affecting your organization. Then, together, we can align your risk management objectives with your business strategies and design and deliver effective risk transfer and consultative solutions.

Marsh places more than \$95 million in insurance premium annually for our restaurant clients, which include 35% of the Nation's Top 200 Restaurant Chains, including 6 of the Top 10, as ranked by *Nation's Restaurant News*.

Unique Insights

Clients of Marsh also benefit from access to all Marsh & McLennan Companies resources and unique industry insight through our *Food for Thought* series, educational opportunities, networking forums, and more.



SELECTED RESTAURANT INDUSTRY RISKS AND SOLUTIONS

RISKS	SOLUTIONS
Crisis Management	Marsh Risk Consulting's (MRC) Reputational Risk and Crisis Management Practice can help to quantify and manage a wide range of emergency scenarios, from shooting incidents to data breaches.
Foodborne Illness, Product Recall, and Food Safety	Marsh's Product Recall Practice and MRC's Reputational Risk and Crisis Management experts can quantify potential exposures, optimize insurance programs, and help to prepare for, respond to, and recover from the financial and reputational impacts of a food contamination event.
Safety, Loss Control, and Claims Management	Marsh Risk Consulting colleagues can identify loss trends that can be used to develop and implement effective loss prevention programs to improve safety and reduce the frequency of workplace accidents.
Promotional Risk Management	Marsh can offer promotional risk insurance solutions to help restaurant clients protect against the financial risks of higher-than-anticipated consumer responses — enabling them to introduce bigger and bolder promotions.
Health Care Cost Management	Marsh and Mercer's health benefits experts offer local market knowledge, cost-efficient processes, and expertise on program innovation and compliance.
Property Exposures	Marsh's Property Practice works with clients to assess, qualify, and quantify property risks, and to implement appropriate insurance strategies.
Information and Network Security	Marsh's Network Security and Privacy Practice offers consulting and risk transfer services to manage technology, network, and data exposures.
Wage and Hour	Marsh's Wage and Hour Preferred Solution can provide insurance coverage for claims for actual or alleged violations of the Fair Labor Standards Act or similar state laws, including failure to pay overtime or provide meal and rest breaks.

For more information on how Marsh can help, visit marsh.com or contact your Marsh representative.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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