

Spend less on insurance and more on building your brand. *Now, that's fresh thinking.*



Insurance and Risk Management Solutions for the Top 100 Restaurant Companies

BEECHER  CARLSON

Passion. Innovation. Accountability.



How often have you wished for a risk management partner with the right industry connections and deep insight into the nuances, inner workings and best practices of your business? Someone who has deep experience and specialized expertise consulting with the top 100 Restaurant companies? Someone who has the tools and technology to analyze and model your unique risks and can ensure you the right solution at the right price?

That someone is Beecher Carlson.

FIND SIGNIFICANT SAVINGS BURIED IN YOUR INSURANCE PROGRAMS

Our National Restaurant Practice provides innovative insurance and risk management solutions to restaurant and foodservice executives who want to spend less on insurance so they can spend more on building their brand.

Because we are the first and only brokerage to remove the structural, geographic and economic barriers that have historically hindered the risk management industry, we are able to quickly and easily assemble the right team of professionals with years of experience, specialized expertise and strong carrier relationships. This way, we're able to consult with you and provide fresh, new ways of looking at your risks, which is far more strategic than simply broking transactions.

Whether your focus is on building consistent same-store sales growth, improving operations or sharing best practices across locations, now is not the time to raise operating costs to make it happen. The money has to come from somewhere else. Let Beecher Carlson help you find the significant savings that are buried deep within your insurance programs.





Collaboration is at the heart of every interaction.

You'll *see* it in the way we perform.

You'll *feel* it in the way we communicate.

You'll *know* it in the way we ensure your satisfaction.





Our *unwavering* commitment to providing you

ALL UNDER ONE ROOF – UNMATCHED INDUSTRY INSIGHT, STRONG CARRIER RELATIONSHIPS AND INNOVATIVE ANALYTICS

While we provide traditional brokerage services, Beecher Carlson is not a traditional brokerage. Restaurant and foodservice executives rely on us as a partner and coach, to help lead their complex insurance and risk management programs carefully through the volatile industry landscape.

Beecher Carlson's specialized Restaurant team is ahead of the issues that keep executives awake at night, from the ups and downs of workers compensation programs to the challenges of food borne illness and liquor liability. Our clients think of us as creative problem solvers. They trust our expertise — and consider us their partner.

Carriers trust us, too. They know they can depend on Beecher Carlson to accurately represent clients to the market. They have confidence in our thorough approach. Built over many years of positive interaction, our strong carrier relationships mean you obtain the precise coverage you need at the best possible price.

Finally, we depend on innovative analytics to guide our insight, using advanced financial analysis, modeling, simulation and benchmarking tools to design programs that meet your specific risk management needs. Whether the issue is accurate loss forecasting, data mining, predictive analytics or collateral negotiation, we have the capability to help you understand the issues and make the right choices.

WE KNOW YOU HAVE OPTIONS, SO WHY SHOULD YOU TURN TO BEECHER CARLSON?

Strategic Value

The results we deliver will positively impact your bottom line.

Specialized Expertise

We know and understand the nuances of your business and their impact on risk.

Partnership Approach

You can count on Beecher Carlson to always look out for your best interests.

Proactive Support

Our industry knowledge allows us to promptly identify potential issues and offer creative, results-oriented solutions.

Straightforward Communication

We communicate with candor, sincerity and a sense of urgency at all times.

History of Success

Our track record is unparalleled in the industry. Clients benefit from our knowledge and experience every day.

exceptional client service is our top priority.



SAVINGS SUCCESS STORY No. 43

Working with the largest seafood restaurant company in the U.S., we restructured their property insurance program to fit their unique needs after experiencing devastating hurricane losses. We reduced their catastrophic coverage deductibles, improved their policy terms and conditions and reduced their premium by 20%. Using advanced analytics, we created a blueprint for significant claims/cost reductions and provided invaluable guidance for improvements to their accrual process.



Delivering the *right* solution, *every* time.

The work of our National Restaurant Practice is focused solely on finding significant savings, regardless of the Restaurant industry's dynamic environment. We deliver, no matter the market conditions. With our innovative analytical approach, you're assured you have the information you need, the control you want and the broader choices you've been waiting for across a spectrum of services that include:

CASUALTY BROKERAGE

Only Beecher Carlson can deliver the benefits of ZOOM, an integrated methodology where advanced multi-attribute mathematical modeling techniques are deployed across large volumes of data to systematically pinpoint and quantify reducing your cost of risk.

PROPERTY BROKERAGE

Our goal is to help you remove uncertainty from your property risk management program. To do so, we leverage our specialized Restaurant expertise and years of experience developing innovative property programs to deliver consistent claims, risk control and risk transfer solutions across your entire global property program. Our team of skilled professionals will work with you in performing occupancy hazard analysis, natural hazard assessments and interdependent business interruption studies. Our services can help you develop a sound strategy aligned with your business goals and objectives.

EXECUTIVE LIABILITY

Beecher Carlson is the first and only brokerage to provide you a forward-looking view of your future D&O risk profile. This helps you reduce

the severity and frequency of future shareholder litigation and ensures that your coverage does what it's intended to do, so that you don't find out the hard way – like in a claim. Going well beyond traditional benchmarking, our success in pinpointing Executive Liability risk drivers provides you with objective, company-specific, data-driven knowledge to make insightful decisions about coverage limits and retentions, and model the impact a potential business decision can have on your future risk profile. And because we use information to speak the same language as your underwriters regarding future risk, we make a significant impact to your program from the beginning.

CAPTIVE MANAGEMENT

For just under three decades, we've been helping clients explore and understand the many alternatives that exist to traditional insurance. In fact, Beecher Carlson pioneered many of the most innovative captive design concepts in the industry today and has delivered captive management services in each of the major domiciles. Beecher Carlson currently manages over 100 captives in 10 domiciles and is recognized as the 8th largest captive manager in the world. Unique to Beecher Carlson is the proven, phased approach we take to help you determine if an alternative risk financing solution makes sense for your organization. We provide the justification and rationale you need to ensure you have the right solution suited to meet your specific objectives, drive down costs and add value to your bottom line.



ACTUARIAL CONSULTING

Tremendous knowledge of the Restaurant industry gives us – and you – an advantage in risk analysis. We help you accurately forecast losses, understand and set appropriate accruals, and effectively and convincingly negotiate any collateral requirements.

FRANCHISEE PROGRAMS

Beecher Carlson is the industry leader in providing franchisee programs that are customer-service focused to support and enhance your brand. We are vigilant over every aspect of the program, from marketing & sales to underwriting & policy issuance to on-going service, including top-notch claims and loss control service. We surround all of this with performance metrics for growth and quality accountability. And we are uniquely positioned within the industry to provide bundled or unbundled program services, whether the program is through an insurance carrier or your own captive.

CLAIMS MANAGEMENT & CONSULTING

Risk management doesn't stop with the placement of an insurance program. Comprehensive claims

management and servicing is vital in order to control the cost of loss and, ultimately, the cost of risk. Beecher Carlson's claims management professionals work closely with you to design, implement and monitor a claims management program that will help mitigate your losses and save money on insurance. Part of this includes an important "early warning" system to identify, communicate and manage claims having a potential for adverse development.

LOSS CONTROL

Our first priority is to understand your business model and your organization's culture, as well as the activities that historically lead to losses. We do this through the use of claims analysis, operational assessments, performance measurements, checklists, databases and interviews with onsite management. This allows us to tailor our approach to your existing ways of doing business and to focus on those areas that will drive down the cost of risk. We align our business model with yours and prioritize services to the areas that we mutually agree are most important.



SAVINGS SUCCESS STORY No. 21

Using analytics to develop a unique guaranteed cost program, we lowered the cost of risk by 22% for a top quick-service burger franchisee. And for one of the Southeast's favorite fried chicken restaurants, we conducted an immediate property program review in the middle of hurricane season. The result was identifying and patching a hole in the flood coverage for \$9K in premium that saved them \$4M-\$5M on a hurricane loss – all within just 90 days after the review.



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NATIONAL RESTAURANT PRACTICE

1-866-631-6555

www.beechercarlson.com