



# Restaurants

At FFVA Mutual, we understand the many employer needs specific to restaurants. Our *Solutionists* are dedicated to delivering expert safety and claim solutions to manage costs and keep employees safe at work.

## What Sets Us Apart

### Safety Guidance Second to None

- When it comes to understanding restaurant exposures to injury, our safety team has a reputation for being one of the best.
- Our credentialed safety consultants are FFVA Mutual employees. We do not use 3rd party vendors for this essential team component.
- All of our safety services, events, training (including OSHA) and online resources are provided at no additional cost to policyholders.

### Personal Claims Management

- A single point of contact for claims - every policyholder has a dedicated adjuster regardless of the number of locations or claim count.
- Every adjuster has an assistant that helps close claims quickly and keeps caseloads lower than industry average.

### Return to Work Team Approach

- We know the work responsibilities and business needs unique to restaurants.
- When a server experiences a strain/sprain or a line cook suffers a laceration or burn, our *Solutionist* team works proactively with the employer to bring the injured worker back swiftly and effectively.

## We Know Restaurants

**Restaurants are one of the top industry types we insure.**

Our decades of experience include servicing hundreds of restaurants ranging from independent fine dining establishments to multi-location fast food franchises.

### Successful Track Record

We insure restaurants with total payrolls ranging from less than \$50,000 to over \$40 million and employee counts fewer than five to the thousands.



*Relationships at Work*

# About FFVA Mutual

## One Product - Focused on Your Success

- FFVA Mutual is an insurance carrier specializing in workers' compensation since 1956.
- We insure all major industry groups and write business in 10 states (AL, FL, GA, IN, KY, MS, NC, SC, TN, and VA).
- A- Excellent FCS VIII A.M. Best rating
- Broad underwriting appetite
- Consistently strong financial and operational results
- High policyholder retention rates

## Workers' Comp Solutionists

Our hands-on team approach to quality underwriting, safety and claim services develops lasting *Relationships at Work* with our agents and policyholders.

## Proactive Safety Services

- Access to *Safety Key*, our online toolkit with customizable materials, tips and safety in English and Spanish
- Live and On Demand webcasts on trending safety topics
- On-site safety training, workplace evaluations and recommendations
- Over 30 training courses, including OSHA compliance and safety leadership

## Responsive Claim Handling

- 24-hour claim reporting
- Bilingual staff
- Customized Return to Work (RTW) approach
- Dedicated claims adjuster with low case load
- Fraud Special Investigative Unit (SIU)
- Timely claim closures with low litigation rates



Learn more:

[www.ffvamutual.com](http://www.ffvamutual.com)

Customer Service: 800.346.4825

Claims Support: 800.226.0666