



Retail Stores

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 retail store exposures to injury, our safety team has a reputation for being one of the best.
- All of our safety services, events, training (including OSHA) and online resources are provided at no additional cost to policyholders.

Here are a few specific safety recommendations from our experts:

- To avoid trip and fall injuries, all aisles and passageways should be kept clear.
- Equip POS stations with shock absorbing or fatigue floor mats and periodic breaks and job rotation should be encouraged.
- POS clerks and warehouse workers are susceptible to repetitive

Personal Claims Management

- A single point of contact - each retail store has a dedicated adjuster regardless of the number of locations or claim count. Assistant adjusters help close claims quickly and keep caseloads lower.

Return to Work Team Approach

- We know the work responsibilities and business needs unique to retail stores and their employees.
- When a warehouse worker slips and falls or a cashier suffers tendonitis, our *Solutionist* team works proactively with the retail store to bring injured workers back quickly and safely.

We Know Retail

Retail stores are consistently one of the top industry types we insure.

Our decades of experience include servicing over 402 retail stores ranging from single location to multistate.

Successful Track Record

We insure retail stores with total payroll ranging from more than \$23,000 to over \$5,519,198 million and employee counts less than five to nearly 263.



Relationships at Work