



## Food and Beverage

Maintain a healthy business.

### Overview

From small, local family farms to large grocery chains, everyone in the industry wants protection and peace of mind for themselves and their employees. We partner with you to protect your business from grow through transit, storage, and distribution, identifying the issues that matter to you. We'll help create a comprehensive risk management and benefits plan to keep you on track throughout your entire supply chain.

## ABD Advantage

### Proactive Analysis

We help you anticipate key risks to your business – from distributors who need to maintain a safe, prepared fleet to retailers who must ensure a verified workforce – looking for patterns and suggesting areas for improvement so that you can keep your business running without interruption.

### Cost-Effective Plan

One of the biggest costs in the food industry is workers' compensation. We match the correct program structure to your company, providing innovative solutions to identify improvements and reduce costs while keeping employees safe.

### Worry-Free Compliance

With the new Food Safety Manufacturers Act (FSMA) now in effect, we help you stay in compliance by keeping you up to date on laws and regulations, while providing guidance on what you need to do to protect your business and employees.

### Full-Service Claim Management

We work with you to navigate the claims process, giving you the information and the resources to help you make the right decisions for the best possible outcome.

## We've Got You Covered

### Business Segments

- Retailers
- Restaurants
- Manufacturers
- Distributors
- Bottlers
- Processors

### Key Coverages

- Directors & Officers liability
- Workers' compensation
- Stock throughput
- Bonds
- Crime
- Employment practices liability
- International
- Business income

## ABD Solutions

ABD brings full-service brokerage capabilities to the industries we serve. ABD's proven, custom strategies fit your unique risk landscape and culture, taking care of the details so you can stay focused on building success.