

Risk Engineering Solutions for Restaurants



Solutions to reduce food safety risks

Organizations trust Zurich Resilience Solutions' (ZRS) to keep them current with the latest risk intelligence to move effectively manage their evolving business and risk management needs. By collaborating with our risk specialists, your restaurant can gain the knowledge and insights needed to manage your risk.

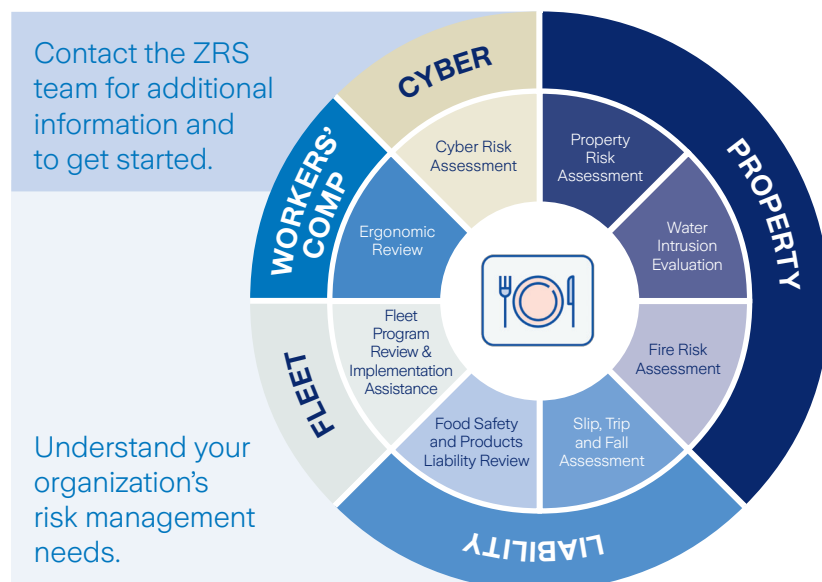
ZRS provides an effective approach to risk management to help you protect your operations against risk rather than simply insuring against it.

Risks facing restaurants today impact productivity, customer relationships and profits

The restaurant industry in the U.S. becomes more competitive each year. Customers seek faster service, better quality, more options and home delivery – at highly competitive prices. Meeting these demands increases the difficulty of running a successful, productive restaurant. As restaurateurs strive to succeed, the risks they face continue to grow.

Restaurateurs need to identify, assess and mitigate those risks as part of a comprehensive risk management program. ZRS can help with our risk engineering solutions powered by tools that include artificial intelligence, cognitive computing and smart algorithms. They help us to identify, assess and understand how to mitigate the most pressing risks.

ZRS solutions for restaurants were built with your needs in mind based on our experience and in-depth analysis of industry claims and trends.





More than **9K fires** occur annually in restaurants, causing upwards of **\$175M** in property damage.¹



U.S. employers pay out more than **\$1B per week** in workers' compensation costs.³



Approximately **2.4 in 100 employees** in food and beverage establishments experienced a job-related injury or illness in 2023.²



Work-related motor vehicle accidents **cost** U.S. employers more than **\$57B** in 2022.⁴

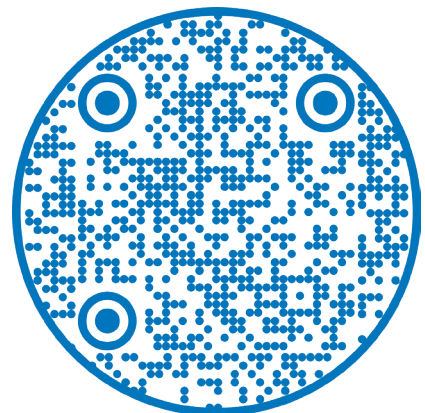
ZRS Solutions for Restaurants

ZRS Risk Engineers can help guide you to the best services to address the most frequent and severe risks facing your business.

- **Property Risk Assessment:** Identify and assess hazards, exposures and controls relevant to your property, including hard-to-replace equipment.
- **Water Intrusion Evaluation:** Assess various facility features, exposures and controls relative to water intrusion and water damage risks that commonly affect the manufacturing process.
- **Fleet Program Review and Implementation Assistance:** Evaluate your fleet program and gain feedback aligned with ANSI standards.
- **Fire Risk Assessment:** Understand fire inception hazards and how to reduce risk with loss scenarios and quantification of potential events.
- **Food Safety and Products Liability Review:** The cost of food recalls can be substantial and may undermine the confidence of your customers.
- **Cyber Risk Assessment:** Proactively protect your organization against cyber threats with an analysis of weak points in your business system and help remediating them to optimize your security posture.
- **Slip, Trip and Fall Assessment:** Understand related exposures to reduce slips, trips and falls with an assessment using our 10-point factor rating system.
- **Ergonomic Review:** Strains are the leading category of workers' compensation claims for manufacturing, which impact operations.

Sources

1. National Restaurant Association. 23 August 2023
2. Bureau of Labor Statistics. <https://www.bls.gov/iag/tgs/iag722.htm>
3. "Business Case for Safety and Health." U.S. Department of Labor – Occupational Safety and Health Administration.
4. Network of Employers for Traffic Safety (NETS) Network of Employers for Traffic Safety (NETS)



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