

As a restaurant owner you get to see the world from the kitchen looking out. In the insurance world I get the same type of view, one that my restaurant clients don't see. And from this view I can see how some types of restaurants face hidden rate biases that drive their insurance costs up. And I can also see ways that the restaurant owner can avoid these biases. One of these biases has a big impact on BBQ restaurants and seafood restaurants.

You see, if you were to call up the average insurance company underwriter and tell him that you want to write a package policy for the local BBQ joint, you would find that most underwriters would shy away from that account. Why? Well, in the past there have been food borne illness claims associated with barbecue and seafood. And so the underwriter will check his notes and tighten up his rates a bit to protect against the possibility of having to pay this type of claim for you.

If you are the seafood restaurant owner, you are never privy to this conversation. Chances are you will never hear about it or know it happened. But it does happen and your rates are higher because of it. So what can you do to protect your restaurant from this inherent bias on your rates? The answer is that you need to deal with an insurance agent who has the experience of handling hundreds of different restaurant clients so he knows how to work the system to get you a better rate. In addition, you want the agent who has access to insurance companies who specialize in writing restaurants. There are two reasons for this.

First of all, the insurance company that actively seeks business from restaurants will have the law of large numbers working in their favor. Because they write so many BBQ or seafood restaurants, they will have a better understanding of exactly what the food borne illness risks mean and they will not have to overcharge to account for something that they don't fully understand.

The second reason for you to seek out a company with an established restaurant insurance program is that these companies will be able to offer you loss control support and help to prevent this type of claim. And by doing this, they will be able to offer you a better rate as well. It is a win win situation for the insurance company and for the restaurant owner.

At Clinard Insurance Group in Winston Salem, NC, we specialize in helping restaurant owners with all of their insurance policies as well as their loss control needs. We have specially

designed programs for your restaurant, whether you are casual dining, fine dining, fast food, bar and grill, or even a caterer. We want all of our restaurant clients to be informed insurance consumers. If you need help with your restaurant insurance, please call us, toll free at 877-687-7557 or visit us online at <http://www.TheRestaurantInsuranceStore.com>.