

INSURANCE BROKER LEADS THE WAY IN NEGOTIATING PREMIUM DISCOUNTS FOR RESTAURANTS

Partners with Restaurant
Technologies to Save Clients
up to 15% on Their Premiums



Aaron Sutcliffe, VP
Bradford-Sutcliffe Insurance



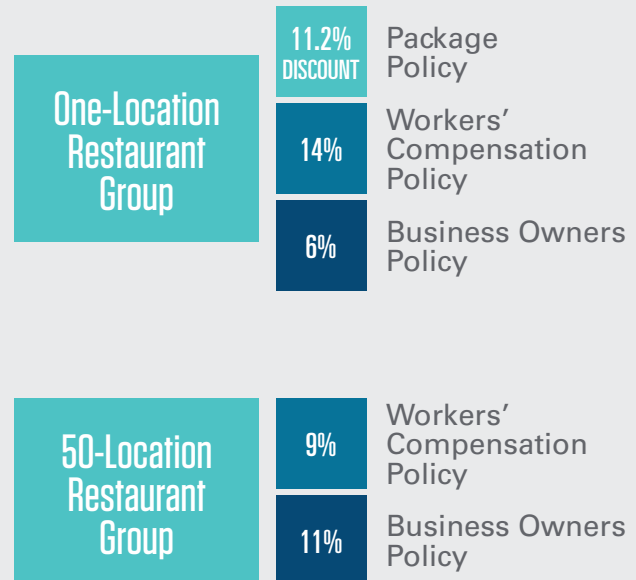
Aaron Sutcliffe is Vice President of Bradford-Sutcliffe Insurance, a Rhode Island insurance agency that has designed and placed insurance programs for restaurant franchisees for more than 15 years.

Aaron's relationship with Restaurant Technologies began when — after many conversations at various trade shows over the years — we asked him, "Could there be an upfront discount on insurance premiums for restaurants that use our products?"

As it turns out, the answer is yes, and he has proven since then that brokers can be very successful in making it happen for restaurants and franchises, big and small.

The secret to his sauce? Relationships. His trusting relationships with insurance company underwriters, clients, and the Restaurant Technologies team.

Restaurant Technologies Customers Are Saving Big in 2022



By bringing Restaurant Technologies solutions to restaurants and communicating the benefits of those solutions to insurance companies, Aaron is now leading the way in negotiating insurance discounts up to 15% — and even more in some cases — for his agency's existing clients and new accounts.

It's a Win-Win for All Involved

Implementing Restaurant Technologies systems not only reduces risk and saves money for restaurants, it makes insurance companies happy too. Aaron says, "Even if the premium is lower up front, underwriters know in the long run that it's going to lead to fewer claims. The company's going to make money. It's a win-win for all involved."






What Underwriters Want

"The big thing from an insurance carrier underwriter's perspective is the lowering of exposures. On the property end, the big thing they see from these automated systems is decreased risk of fire in the kitchen. That's where we're able to say 'If they use this system, the chance of fire is not as significant, so where can we give some type of added premium discount or bonus to the insured?'"

We've also seen success with workers' comp by decreasing employees' exposure to injuries from things like grease spilling over onto the floor causing slips and falls in the kitchen or employees carrying an oil jug to the back of the restaurant where they could suffer a back injury from lifting something that's 35 pounds."

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How to Get Those Insurance Premium Discounts

His advice for brokers who want to find similar premium discounts for their clients?

1. Gather info from your client.

"The things we like to look at before we go to the insurance company are: How many of their locations have Restaurant Technologies systems installed? When they're installed at more locations, it gives us better leverage to go to the insurance company and say, 'They have 10 locations where they've been installed and are up and running' versus 'They only have it at one or two restaurants.' And from the property angle, there's less risk of fires if they are using Restaurant Technologies Total Oil Management, AutoMist® and Grease Lock®, so you'll want to know that too."

2. Use your relationships and make the call.

"Make that initial phone call to your underwriters at the insurance company. Tell them about the products and their benefits. Insurance companies are very receptive if they see that the insured is proactive in loss control and loss prevention. If they can see that, they're willing to show a reward. And in this case, the most important reward for our insureds are monetary rewards."

3. Reach out to the Restaurant Technologies team.

"Really the best thing to do is have a conversation and then rely on the Restaurant Technologies team to give you the information to forward to the underwriter or marketing representative."

The bottom line? "Use whatever relationships you have with that insurance company and rely on your contacts at Restaurant Technologies to get you the information you need to make it happen."

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Restaurant Technologies is the leading foodservice industry partner, proudly serving more than 30,000 quick-service and full-service restaurant chains, independent restaurants, grocery delis, hotels, casinos, universities and hospitals, nationwide. Restaurant Technologies helps foodservice operators make safer, smarter, more efficient and more sustainable kitchens through their cooking oil and hood and flue management solutions. Total Oil Management automates the cooking oil process from storage and handling to filtration, monitoring and disposal of used cooking oil. AutoMist® automates hood and flue cleaning, and Grease Lock® hood filters slow grease build-up. Headquartered in Mendota Heights, Minn., Restaurant Technologies is a privately held company, currently operates 41 depots and has more than 1,000 employees serving customers across the United States.
