

## Serving our customers since 1928.

## The Hilb Group helps manage the many risks that retailers run.

If there's one word that warms the hearts of our many retail clients, it's "proactive." We partner with you every step of the way to ensure that you're as protected as you are profitable. We survey your employment practices to ensure they're best practices. We can indemnify you against credit card processing breaches. We proactively manage your workers' compensation risk through safety seminars and help you manage your inventory through the introduction of market-leading loss-control programs.

At The Hilb Group, we know that retailers of every size and description are increasingly exposed. In response, we've built our Retail Practice Group to meet your every contingency, whether your business model is bricks-and-mortar or click-to-order.

Your goal is to keep your registers ringing. That's our goal, too.

How do we succeed? First, last, and always: we listen.

The professionals at Hilb's Retail Practice Group take the time to thoroughly understand your business, your vision, your opportunities and your risks. Thus equipped, we're able to develop an insurance program as unique as your business. The Hilb Group offers you unsurpassed protection to cover a retailer's every risk, online and off. From property and casualty coverage to employee benefits compliance expertise, we're redefining superior risk management for a growing roster of clients throughout the country.

## The Hilb Group playbook: Hand-offs are not a part of it.

When you work with the Retail Practice Group, you'll find that there is no such thing as the second-string team. The executives you meet on the first day are also your day-to-day contacts, always there to talk strategy, recommend solutions and take ownership of your risk-management challenges. We're hands-on. *Just like you are*.

## Raise your expectations. (First step: See what you're missing.)

Nothing expresses the value of our people, products and philosophy more completely than a side-by-side comparison of coverages. For retail, employee benefits and private client solutions, call the industry advisors at The Hilb Group today at **800.232.0582**.



**Please be seated – correctly.** To keep your employees healthy as well as on the job, The Hilb Group routinely dispenses workplace ergonomic tips.

