

Don't you owe it to your business to take a second look?

Results show it pays!



GET HIP: The association's Hospitality Insurance Program (HIP) powered by Risk Strategies' Fournier Group. This program serves ALL the industry and ORLA Members receive a free comprehensive review of their insurance and risk management programs.



- To date, average savings delivered by HIP are 15% or \$5,600 per location.
- In addition to premium savings, our audit process has discovered that 60% of the policies we reviewed had significant coverage deficiencies. These deficiencies would have resulted in lower insurance payouts than expected.

EXAMPLES OF MEMBER RESULTS



RESTAURANTS

- Family-style restaurant: 20% liquor, \$1.4M in sales, \$10,500 premium, **saved \$4,900**
- Multi-location restaurant: 30% liquor, \$6.3M in sales, \$41,735 premium, **saved \$20,844**



BARS/TAVERNS

- Neighborhood bar, no entertainment: 80% liquor, \$1M sales, \$38,000 premium, **saved \$4,300**
- Neighborhood bar, no entertainment: 70% liquor, \$1.2M sales, \$18,500 premium, **saved \$3,300**



HOTEL/MOTEL/LODGES

- Seasonal lodge resort: \$50,500 premium, **saved \$9,500**
- Coastal motel: \$11,500 premium, **saved \$2,000**



INTERESTED IN A FREE SECOND LOOK?

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