



While retailers celebrate signs of a healthier economy, the landscape has changed. Now is the time to review risks and coverage with your independent agent or broker to ensure your business will thrive as you grow.

## Small Retailers BIG IMPACT<sup>1</sup>

**>3.7 million** → Number of retail establishments

**>28 million** → Direct retail employment

**\$2.6 trillion** → Retail impact on U.S. GDP



## Awakening to a New Reality

**3.1%**

Projected growth in retail economy for 2016<sup>2</sup>

**\$2.2 TRILLION**

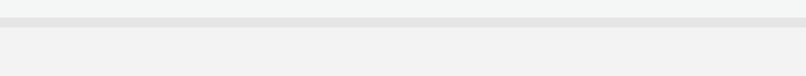
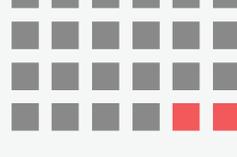
in-store sales affected by digital technologies in 2015<sup>3</sup>

**ONLINE PRESENCE**

being adopted by brick and mortar retailers

**CYBER RISK**

is real and present



## Adapting in a Changing Landscape

### Small Retail “Markers” for Success

- Clear vision and values
- Willingness to adapt to market conditions and demands
- Adaptability to changing sales and marketing channels
- Strong commitment to culture of excellence
- Willingness and ability to grow



## Safeguarding Your Business

### Reducing Your Risk with Liberty Mutual Insurance



### Specialized Coverage for Small Commercial Retail Businesses:

- Business income
- Equipment breakdown
- Cyber liability
- Product recall costs
- Brands and labels
- Workers compensation

### Loss Control and Risk Management:

- Fast, fair claims handling
- Risk Control Consulting Center
- Education and training

We thoroughly understand the challenges and risks faced in the retail industry and offer superior, specialized coverages designed for retail companies like yours. Contact your independent agent or broker to learn more about how Liberty Mutual Insurance can help protect your business.

#### Sources:

1. National Retail Federation: Retail Facts & Stats. [nrf.com/advocacy/retail-facts-and-stats/US](http://nrf.com/advocacy/retail-facts-and-stats/US)
2. National Retail Federation: Retail Facts & Stats. [nrf.com/advocacy/retail-facts-and-stats/US](http://nrf.com/advocacy/retail-facts-and-stats/US)
3. Deloitte. Navigating the New Digital Divide. Capitalizing on Digital Influence in Retail

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