

Introducing the
**FIRE SPRINKLER
RISK PURCHASING GROUP**

*The benefits of competitive
rates with specialized
services and much more*



**RELMARK
GROUP**

**Risk Management Advocates
for Fire Sprinkler Contractors**

Overview

Fire sprinkler contracting firms face unique challenges. They require custom insurance and loss prevention programs. The RelMark Group has spent more than fifteen years working with sprinkler contractors, understanding their specific exposures to loss and developing tools and resources for the industry.

The Fire Sprinkler Risk Purchasing Group is a collective buying force with the aim of offering it's members access to competitive insurance premiums, cost stability, broader insurance coverage and more importantly, loss prevention resources and training opportunities that can enhance members' risk management efforts. Contractors can seek membership and coverage from the Fire Sprinkler Risk Purchasing Group through their local insurance agent.

As a risk-purchasing group, organized to purchase liability insurance, members enjoy the benefits of the combined knowledge of peer organizations, industry leaders, and industry focused insurance professionals working together. The shared knowledge will help each active member of the **Fire Sprinkler Risk Purchasing Group (Fire Sprinkler RPG, Inc.)** be more productive, with higher quality standards, better-educated employees and fewer losses.

The vision of RelMark's Fire Sprinkler Risk Purchasing Group goes far beyond providing an insurance policy. The mission is to turn the need for insurance into a Risk Management process that is sustained throughout the year. We will use annual fees to support and develop the risk management resources of the Fire Sprinkler Contractor.

Comprehensive Insurance Coverage for Fire Sprinkler Contractors

The **Fire Sprinkler RPG, Inc.** provides insurance for fire sprinkler contractors to cover their day-to-day operations including design, fabrication, installation, service, repair, testing, and inspection of water-based fire protection systems. Coverage is currently offered through the XL Insurance Company, Greenwich Insurance Company, a primary insurance company licensed to write property and casualty insurance throughout the United States and rated A by A.M. Best.



Each member's insurance premium is based on an analysis of **individual** contractor's risk characteristics. As a member of **Fire Sprinkler RPG, Inc.**, your individual insurance rate is based on various factors, including your company's specific operations, risk management practices, and company loss activity.

Claims Administration and Loss Control Services



The Fire Sprinkler Risk Purchasing Group claims department is available 24/7 and staffed with fire sprinkler claims professionals. We are 100% focused on fire sprinkler related claims and work exclusively for our sprinkler contractors. One key to our claims success is the technical knowledge of our staff. We know fire protection better than other claims adjusters, third party administrators, building owners, general contractors, or lawyers. We understand how a system works, what can go wrong, and who is ultimately responsible for the loss.

Our loss control department works with members to assist in their risk management efforts; whether it is visiting job sites, auditing their risk management efforts, or developing best practices. While other insurance companies only investigate if there is a large insurance claim, we want to investigate incidents early in our partnership with the contractor. The investigation's focus is to determine root causes and whether other's actions caused or influenced a loss. Armed with knowledge we can redirect potential claims to the correct responsible parties or resolve identified issues quickly. We also keep our members updated on lessons learned from our claims department, emerging issues and sharing risk management ideas.

Advocacy Services

Loss control professionals that have solid technical backgrounds serve the industry on NFPA standards committees and are in the forefront of addressing issues that affect fire sprinkler contractors. The RelMark Group is comprised of several companies that share a passion for the fire sprinkler industry, each with a specialty focus to support the Fire Sprinkler Risk Purchasing Group. Our specialty areas include underwriting, claims and loss control.



RelMark is heavily involved in the industry associations (NFPA, NFSA, AFSA, SFPE) and is seen by the contractors as an advocate for them and the fire sprinkler industry. For these reasons, the RelMark Group is uniquely qualified to offer insurance and services through the Fire Sprinkler Risk Purchasing Group, Inc.



Some risk management benefits include:

- Risk management audit services focused on exposures facing the sprinkler contractor
- Risk management literature focused on 'best practices'
- Literature focused on 'lessons learned' from claims
- Access to claims information pertaining to root causes of losses, trending of claim types, average costs of claims, etc.
- Waived registration fees to any web-based or regionally delivered educational sessions offered by RelMark Group
- Access to industry specific legal advice
- Research within the industry and aggressively working on emerging issues

Frequently Asked Questions



Q. What is a risk purchasing group?

A. Risk Purchasing Groups (RPG) were established by Congress, as part of the Risk Retention Act of 1986. The Act makes it easier and more affordable for insurance buyers with common insurance exposures, such as fire sprinkler contractors, to purchase general liability insurance.

Q. What does that mean for me?

A. As a member, along with other “qualifying” sprinkler contractors, you enjoy the collective buying power of the Group. Your collective experience will determine the rate you are charged.

Q. How is the RPG different from the insurance I have now?

A. The RPG can provide services not contemplated by traditional insurers. The RelMark Group employs the services of loss control, claim and underwriting personnel who are 100% dedicated to servicing sprinkler contractors and who are advocates for the membership. The Group represents your interest with the Insurance Company and related sprinkler industry matters.

Q. What are the eligibility requirements?

A. Membership is open to contractors who are engaged in the design, fabrication, installation, service, repair, testing and inspection of fire protection systems. Members must employ practices that assure quality installations that are consistent with industry standards.

Q. How can I become a member of the Fire Sprinkler RPG?

A. Contact us, your current insurance agent, or any agent of your choice, to confirm eligibility and assist you through the process.

Q. Do I have to be a member to buy insurance through the group?

A. Yes. The services provided through the group are broader than those contemplated in a traditional insurance plan and they are supported through your membership.

Q. Is there a Membership fee?

A. Yes. Your membership fee is used by the Fire Sprinkler RPG team to stay active within the industry, investigate and share potential loss producing exposures, advocate on your behalf with the insurance companies, and continue to supply new resource tools for our members. In addition, the fee covers the cost of maintaining the active registration of the RPG.

The annual fee is due and payable with the initial billing of your insurance policy and is based on your annual revenue. The fee is \$750.00 for contractors with sales less than \$3million and \$1,500.00 for those with sales that are greater.



To find our more information for you or your agent, please contact Ray Rittersbach at Rittersbach@relmarkgroup.com or call (800) 874-5880 ext. 209.
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