



Operational Changes from Claims Knowledge

As a leader in insuring Fire Sprinkler Contractors, RelMark has managed thousands of claims over the years – Each one a new learning experience.

But how do we use that knowledge?

In many ways. First, each incident is a lesson learned and we share that lesson with the individual contractor. We often share this information with our other fire sprinkler contractors through *Risk Management Bulletins* and *Lessons Learned* articles.

Secondly, there is no such thing as a freak loss. Your ‘one in a million’ loss has probably happened before – to someone else – and will probably happen again. By identifying root causes of claims, we are able to identify trends and emerging issues.

Identification of trends or emerging issues is only the first step. RelMark then looks at the changes needed to eliminate or control the exposure to loss. Awareness education, employee training, new policies and procedures, involvement of the manufacturers, code changes, or other means may be needed to address the issue.

Our claims analysis process has led us to suggest changes to the National Fire Protection Association (NFPA). RelMark has influenced many NFPA standard revisions that will reduce losses for you as an installing, servicing and/or inspection contractor.

Think these strategies only apply to RelMark?

Think again. You can use all these strategies, from recording ‘near misses’ and investigating water discharge incidents, to offering code revisions to NFPA. By incorporating these simple risk management principles into your organization, improvement opportunities will be more easily identified. It’s not difficult, nor time consuming, and the rewards are plentiful!

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