

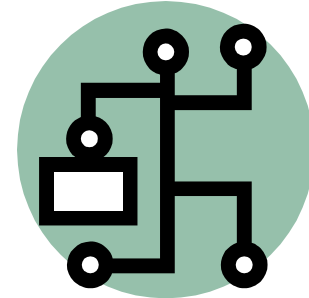


# Risk Management & Loss Control— What Are You Doing ?

## DECLINING INSURANCE PREMIUM—IS IT POSSIBLE ??

July, 2005

Your insurance premium is based on your insurance underwriter’s assessment of the risks associated with your business activity. Factors that influence that assessment include written policies and procedures, employee training program(s), documentation completeness, strength of customer education, asset and facility maintenance, your loss history, as-well-as many other factors. But, the BIG QUESTION is “WHERE IS MY BIGGEST RISK?” and “WHAT CAN I DO TO MINIMIZE IT?”



Running to keep up with rising insurance premiums?

## WHERE IS MY BIGGEST RISK ?

Most insurance underwriters in the propane industry will say that of the normal risks associated with any business, the absolute riskiest for the propane retailer involves an accident at one of your installations that results in property loss, physical damage to someone at that installation, or, at the very worst, loss of life. An accident of this nature can result in MULTI-MILLION dollar lawsuits that could potentially cause your insurance company to refuse to write your coverage. Or, at the worst, be so big as to cost you your business.

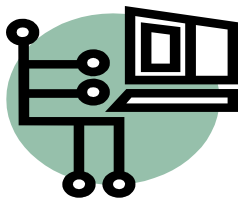
....but, its not my fault. Yes, no doubt a majority of accidents are a result of your customer working on or changing his system without your knowledge.

....and Tort Reform will help me. It should, IF you do .....

### Presto-Tap DISTRIBUTORS

Bergquist, Dealers LP Equipment, Fairbank Equip., Gardner Marsh, Gas Equipment Co., LPG & NH3, Meeder Equipment, Ray Murray, Rutherford Equip., Squibb-Taylor, Tarantin Tank, Victor Mfg.

## WHAT CAN BE DONE TO MINIMIZE THE RISK ?



### TAKE CONTROL OVER YOUR RISK MANAGEMENT

A retailer in NC reported revamping his leak testing methods utilizing Presto-Tap products and his premium went down appreciably.

Others have stated that “if Presto-Tap had been installed, we probably wouldn't be in this lawsuit now”.

ASK YOUR LOSS CONTROL REPRESENTATIVE ABOUT PRESTO-TAP

- Establish written Policies and Procedures that address national, state, and local jurisdictional code, as-well-as the requirements of your insurance carrier.
- Pay particular attention to activity at your customer installation, to educating your customer, and to proper leak testing routines and documentation—especially on “Will-Call / Out-of-Gas” customer installations.

Presto-Tap products that provide permanently installed testing capability (Never Break The System Again To Do A Leak Test), when installed and used correctly, make leak testing easy, fast, and efficient— thereby contributing to employee productivity and cost reductions that contribute to “Bottom-Line” profitability. Regardless of where a pressure reading or leak test needs to be done, Presto-Tap has a patented, UL Listed product that can be used — at tank pressure (between the service valve and regulator), at 10# locations in the regulator, or in the structure installed in the piping or at the appliance.

For More Information Visit Our Web Site At: [www.presto-tap.com](http://www.presto-tap.com)

To remove your name from our mailing list, please [click here](#)

Questions, Comments or if you Use Presto-Tap: E-Mail us at [ftompson@presto-tap.com](mailto:ftompson@presto-tap.com) or call 8No-LPG-Leak (866-574-5325)