

NBFAA NEWS *Flash***For Immediate Release**Contact: Quineesa Smith quineesas@alarm.org
Communications Coordinator
P: 301.585.1855**Five Million *More* Reasons To Be a Member of NBFAA***Through the Assurance of Insurance, NBFAA Membership Becomes an
Even Greater Advantage for Industry Professionals*

March 11, 2005—The National Burglar and Fire Alarm Association (NBFAA) recently announced that its insurance company, Security America Risk Retention Group (SARRG), has now extended its general liability/errors and omissions (GL/E&O) coverage availability from \$1 to \$5 million for NBFAA members. This is a significant milestone reached by NBFAA and SARRG as it provides more members with access to the cost-saving insurance. The member-exclusive insurance has been an effective new-member recruitment tool as many have joined NBFAA to take advantage of the savings associated with the program.

Security America Risk Retention Group was developed by NBFAA in 2003 as an affordable and stable insurance option exclusively available to NBFAA member companies. Security America RRG offers GL/E&O insurance specifically tailored to meet the needs of electronic life safety, security, and systems professionals throughout the country. The insurance's initial coverage amount was \$1 million, but the SARRG board accepted a proposal from Employers Reinsurance Corporation (ERC), an AM Best 'A' rated company, to extend coverage availability to a maximum of \$5 million per occurrence. This opens the door to many NBFAA members who previously couldn't take advantage of the insurance because they needed coverage in excess of \$1 million.

"When NBFAA first introduced SARRG, we knew it would revolutionize how the industry is insured. Now that we are able to provide this affordable coverage to a broader sector, we see the revolution happening right before our eyes. It was a huge undertaking – but well worth it now that we can see how many thousands of dollars some of our members are saving. Helping members improve their bottom line is one of the many reasons that NBFAA exists," said Merlin Guilbeau, NBFAA Executive Director.

Unlike typical insurance carriers, SARRG is immune to the effects of external influences like economic conditions and unfavorable stock market performances. The advantage of this is that (unless there is a substantial change in their business) policyholders will not see their premiums double or triple from one year to the next – regardless of stock market activity. The insurance is also owned by the policyholders, who stand to receive dividends in the future. Another attractive aspect of the program is that policyholders can purchase the coverage through their existing brokers – so they don't have to worry about upsetting that relationship. And, if no relationship exists, they can purchase it directly through SARRG.

"It was very important that we make it easy for NBFAA members to participate in SARRG. We offer competitive rates, 24 hour turnaround on price quotes, and 24/7 claims reporting," said Cecil Hogan, SARRG president.

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While the insurance provides a variety of benefits, the most attractive are the substantial savings NBFAA members can experience from SARRG. George Gunning, NBFAA vice president and president of USA Alarm Systems, Inc. in Monrovia, Calif., has seen a substantial decrease in his annual premium since becoming insured through SARRG. "I strongly recommend that you get a quote whether you're an NBFAA member or not. If I hadn't, I'd be paying \$6,000 more each year," Gunning said.

News of the insurance plan has traveled quickly around the industry. The NBFAA has seen a rise in membership, due in part to business owners wanting to take advantage of the low rates of the SARRG program.

"I challenge those business owners that aren't members to take another look at NBFAA and the benefit the SARRG program can provide to your company. I believe they will be pleasantly surprised with what they find," said Guilbeau.

For more information on SARRG, visit www.securityamericarrg.com or call 1-866-315-3838.

For further information related to NBFAA or SARRG, contact Tonja Jenkins, director of business development at (817) 685-0339.

The National Burglar and Fire Alarm Association (NBFAA) is the nation's oldest and largest association dedicated to representing, promoting, and supporting the electronic life safety, security and systems industry. Member companies specialize in a wide spectrum of services to commercial and residential consumers, including security and fire alarms, monitoring, CCTV, and access control. Working with a federation of state associations, NBFAA provides government advocacy and delivers timely information, professional development tools, products and services to its members. The NBFAA may be reached at (301) 585-1855 or on the web at www.alarm.org.

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