



INSURANCE INDUSTRY INFORMATION ON DISCOUNTS

OBJECTIVE

The goal of this White Paper is to provide the dealer and end user an understanding of the position being taken by insurance underwriters in reference to Crotega's Shooter Suppression System

Guidance from an Insurance Industry representative

Crotega has been provided the following from an insurance industry profession. Questions about this can be asked of your insurance carrier. Crotega can provide the dealer or end user with contact information to further learn how the following would pertain to specific applications.

“Crotega’s Shooter Suppression provides a dynamic system designed to mitigate threats in a non-lethal, yet, effective manner. The utilization of such a system provides an extra layer of, or in some cases, the only layer of, security. Such measures to protect life are viewed favorably by specific insurance companies, which have the ability to apply discounts to general liability premiums to reward these efforts. Additionally, there is a coverage known sometimes as Crisis Response Coverage. This coverage is triggered when a “man-made” emergency causes multiple fatalities or injuries. It is designed to provide an insured with expertise and funds to protect their public image and establish and execute a crisis management response. This coverage can also be discounted by having a threat-mitigation strategy, such as Crotega’s system.”

SUMMARY

This White Paper provides guidance to the end user and insurance professionals in determining the application of the Crotega Shooter Suppression System to applicable insurance coverage discounts.