

FEC Insurance Agency distributes app free to entertainment centers

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CHATTANOOGA, Tenn. — **Ryan Gillenwater**, agency principal, **FEC Insurance Agency**, has added a new service to his already successful venture, a venture that began years ago and led him to where he is today.

That place is having his own insurance company that focuses on providing sound insurance advice and writing insurance policies for family entertainment centers (FECs).

He introduced his new service at the end of 2022 and, so far, he said it has been very well received.

The new service involves an app, which his agency created in-house and which he is giving free to all his clients. With training provided, the app can be used by staff at his clients' FECs in case of guests' injuries. Among other features, the app walks staff through filling out an incident report, provides the staff with the correct documents, records the interaction and saves the file onto the cloud.

"It is available to any client that wants to use it and has the use of a cell phone and/or a tablet on site," Gillenwater said. "We are offering this app as a tool to make their lives easier."

Gillenwater has found that FEC owners like the new app because they are getting more information. The staff like it because it is easier than filling out paper documents.

By creating the app in-house, along with a supportive after-action checklist on a password-protected, PC-based system, Gillenwater said he continues to try to keep costs as low as he can for the FEC owners.

Using the app

The process of using the app to fill out an incident report has put technology to work for his FEC clients.

Say, for example, there



is an injury on a skating rink inside a FEC. A staff person is notified. That staff person with a cell phone or a tablet goes to the injured person and opens the app to begin taking that person's information.

All accounts are recorded in audio in real time, as the staff person is taking the information. Knowing that laws on recording conversations differ from state to state, Gillenwater said they made sure to work with attorneys in getting whatever permission that may be needed to record the interaction.

"If a client is in a state that needs a permission to record, a pop-up will come up on the app reminding that person there needs to be permission."

The staff person begins with the name, address and other pertinent information, including age. There are different questions for someone under 18 years of age than those 18 years or older. As soon as the age is entered in the app, it will automatically display those questions.

The staff person will ask the injured guests to state, in their own words, what happened. Going back to the skating rink example, an injured person may say something like they were just skating too fast and couldn't make the turn.

Gillenwater said most of the times when there has been an injury, the quicker the facility can get a statement, the more accurate it is. Being able to take the information immediately, record the information immediately, take photos and save



Ryan Gillenwater is the agency principal for FEC Insurance Agency. The company introduced a helpful app service at the end of 2022. COURTESY FEC INSURANCE

them immediately and save everything to the cloud immediately, the more factual the information tends to be.

Once the incident report is completed, it is uploaded to the cloud and it disappears from the device, but all can be accessed at any time if needed.

"You are able to capture crucial information almost right as it is happening," Gillenwater said.

The app is just one tool that is part of the total package. Gillenwater said it goes further.

"It is more than just an incident report," he said.

Step two of the process

The next part of this system is to make sure there is an after-action checklist completed. This is done through a password-protected, PC-based system. The FEC owner/operator can upload updated maintenance records to this system. The FEC owner/operator also can upload security video footage.

All these files are normally large ones but can be saved in the cloud under a single file name that has been generated.

"We want the staff to have stored five minutes of

security video footage before the incident and five minutes afterwards," Gillenwater said.

In addition, staff should store security video footage after the completion of the incident report.

"We want to see what the injured person and their party is doing right after that interaction," Gillenwater said.

It is a lot, Gillenwater agreed, but, in this day and time, having an immediate and accurate accounting of the incident could be invaluable in case of any type of lawsuit. Being able to save this information for as long as needed is imperative.

"Like the security video," Gillenwater said. "Most FECs have a security video system which will re-circulate the video every 30 days. It usually takes longer than that for a lawsuit to come back. This way you have the video saved."

Gillenwater said that he could never promise that any insurance policy will be lower, because of the accurate information the app can provide.

"It is able to leverage a more favorable outcome for our clients," he said.

Gillenwater's FEC beginning

Gillenwater has been in the insurance industry for more than 15 years but didn't write his first policy until 11 years ago.

He said it all started with a **Putt Putt** fun center in Lynchburg, Virginia, and the center's owner, **Joe Aboid**.

While driving home from an event where he had been speaking to summer camp directors, he noticed a sign for Bumper Boats at Putt Putt. He decided to stop by the center. And that was it. That Putt Putt and Aboid became the first FEC he insured.

"Joe introduced me to other Putt Putt owners and trade shows like IAAPA Expo," Gillenwater said.

Since that first visit to Putt Putt, Gillenwater said he has been hooked on this industry.

In 2012, he made the decision to learn all he could about the FEC industry and the insurance and risk management they needed.

Two years ago, a group of FEC owners went to Gillenwater and asked if he would insure them. Through their funding, he opened FEC Insurance Agency.

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