Rhode Island’s Public Safety Insurance Specialists


We are a 150-person organization, with a 40-year track record of helping clients navigate the complexities of risk and insurance.

In Rhode Island, we’re known for our work with fire departments and EMS providers. We also manage the VFIS program for New England. VFIS is the largest provider of insurance for public safety providers nationally.

As autumn settles in, we like to reflect and appreciate our clients and our people who have helped us evolve and grow over the decades. We wouldn’t be here without you.

IOD’s—Extra Help Available

While the expenses of firefighter injuries-on-duty can be covered by insurance, such as a VFIS policy, IOD decisions under the state’s IOD law (RIGL 45-19-1) cannot be shifted and remain the responsibility of the employer.

Over the past three decades that we’ve been insuring firefighter injuries-on-duty, they’ve become much more complicated for fire departments to manage. In addition to providing a VFIS insurance policy to finance the expenses of IOD’s, Gowrie Group can offer IOD consulting beyond the policy.

This is an optional service under a separate contract. We have had 35 districts and municipalities in RI and MA elect this option. If you’d like to learn more, please call Brad Preston at 401-885-7000 X1860.

Gowrie’s menu for public safety providers:

- Property & casualty insurance
- Fire & police IOD insurance
- Fire & police IOD claims consulting
- Workers’ compensation Insurance
- Loss prevention & training
A Few Members of Our Team

From L to R: Brad Preston, Michele Gertsch, Patrick Connors, Kristen Lincoln, Margaret Standish, Jeanne Entwistle, and Marianne Hemphill.

Gowrie Group’s insurance partners include more than 25 insurers & program managers. Gowrie is the exclusive manager of the VFIS insurance program in RI, MA, CT, ME & NH.

Coverage Changes

We continuously research and seek to broaden the insurance coverages we offer. In late 2014 our VFIS Property and Casualty clients will gain more than 25 enhancements in their coverages. Highlights of these include:

- Pollution remediation expense—Standard limit increased to $100,000.
- Computer fraud—Added into Crime coverage.
- Legal defense expense for injunctive relief actions—Limit increased to $50,000.
- Legal defense expense for FLSA actions—Coverage added with limit of $100,000.
- HIPAA—Coverage for fines.

Helping Kids

This summer Brad Preston and Chief Rich Keene (ret.) organized a summer camp for military kids in Jamestown, RI. These teenagers were special, each having lost a father in U.S. military special operations to the Global War on Terror.

Brad and Rich worked with the non-profit Gold Star Teen Adventures. They brought kids from as far as Hawaii to have a week of fun, adventure and camaraderie with their peers.

About Gowrie Group

Established in 1974, Gowrie Group is a New England-based insurance firm, with primary offices in CT, RI, MA and NH. In 2012, VFIS of Southern New England merged into Gowrie Group.

We have more than 150 people and are municipal insurance specialists, providing insurance and claims solutions to more than 500 communities across New England.

Always on Watch.

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