

## Case Study:

# A Quality Captive

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“...better claims and safety services while reducing their net cost of insurance by over 35%.”

### Company Background:

A dry van carrier running 100 trucks based out of the Chicago area felt they weren't being rewarded for their better than average claims performance. They wanted to turn their insurance program into an investment versus a sunk cost.

### Situation:

Cris Houlihan talked with the carrier and they were interested in joining a group captive program. Specifically they were looking for a captive that took safety and claims seriously. They interviewed a couple captives in the past and weren't satisfied with their programs, primarily because of the lackluster safety structure. They also wanted the opportunity to receive some of their premiums back for good performance.

### Solution:

Cris and Cottingham & Butler introduced the carrier to Traffic Insurance Ltd. We also had them come to Dubuque, visit our office and meet the Traffic members at a risk control workshop and board meeting. We were also able to provide them with a projection of their performance in the program and also a look back of how they would have performed over the past 5 years.

### Results:

The carrier was extremely impressed with our safety capabilities and how high caliber the members of the Traffic captive were. They decided to join the program shortly after their visit. They now receive better claims/safety services and reduced their net cost of insurance by over 35%.