

# A CONTINUOUS DEDICATION TO SAFETY

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# WHY A CAPTIVE?

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**AN ALTERNATIVE  
GIVING YOU CONTROL**

**RETURN OF  
UNDERWRITING  
PROFITS**

**DEDICATION TO  
SAFETY**

**CONTROL OVER  
YOUR CLAIMS**

# C&B CAPTIVE CREDENTIALS

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- 7 Member-Owned Group Captives since 1993
- Currently 245 members
- More than \$200 million of premium
- \$138,000,000 in dividends returned
- Administer the two largest transportation captives in the world
- 99% Retention
- Expert claims administration
- Proven safety services
- Network of resources



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# GROUP CAPTIVE DEFINITION

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## **Group Captive • noun**

*An insurance company whose primary purpose is to insure the risks of its owners*

# SAFETY MANAGEMENT SERVICES COMPANY (SMSC)

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## Core Philosophies

- A safe workplace contributes to your bottom line
- Dedicated Safety Consultant becomes extension of your company
- Each company is unique, tailor action plans to fit your needs



# THE CONTINUOUS IMPROVEMENT PROCESS: THE SAFETY ASSESSMENT

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## SAFETY ASSESSMENT

- In-depth, on-site audit of your safety program
- All areas of a successful program
- Identify strengths
- Identify areas of improvement

<b>Evaluation Category</b>	<b>Points Possible</b>	<b>Points Received</b>
Management Responsibility & Leadership	200	170
Safety Communication	100	85
Accident Investigation & Prevention	150	128
New Hires & Employee Orientation	100	70
Regulatory Compliance	150	127
Industry Specific Categories	300	260
<b>TOTAL SCORE</b>	<b>1,000</b>	<b>840</b>
		<b>84%</b>

# THE CONTINUOUS IMPROVEMENT PROCESS: THE RIP

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## RISK IMPROVEMENT PROCESS (RIP)

- Review Safety Assessment recommendations
- Accident causation and countermeasures

*“THE DRILL DOWN”*





# RISK CONTROL WORKSHOPS

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- Held twice a year at varying domestic locations
  - All captive members safety directors/management team expected to attend
  - Two day agenda with guest presenters and SMSC presenters
  - Sharing of best practices/strategies with other members
- Risk Control Agenda Items Examples
  - Regulatory updates
  - Litigation/deposition preparation
  - Group discussions/homework assignments
  - Employee training/hiring/retention

# ADDITIONAL SAFETY SERVICES

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- Professional Development Courses
  - NATMI Certification
  - Monthly Safety Webinars
- Safety Communications
  - Safety Breaks
  - Payroll Stuffers
  - Accident Countermeasures
- Safety Resource Center Website
- Safety Consultant Direct Line

# SAFETY PERFORMANCE SCORECARD

## TWO-PART BENEFIT

- Friendly Competition
- Accountability

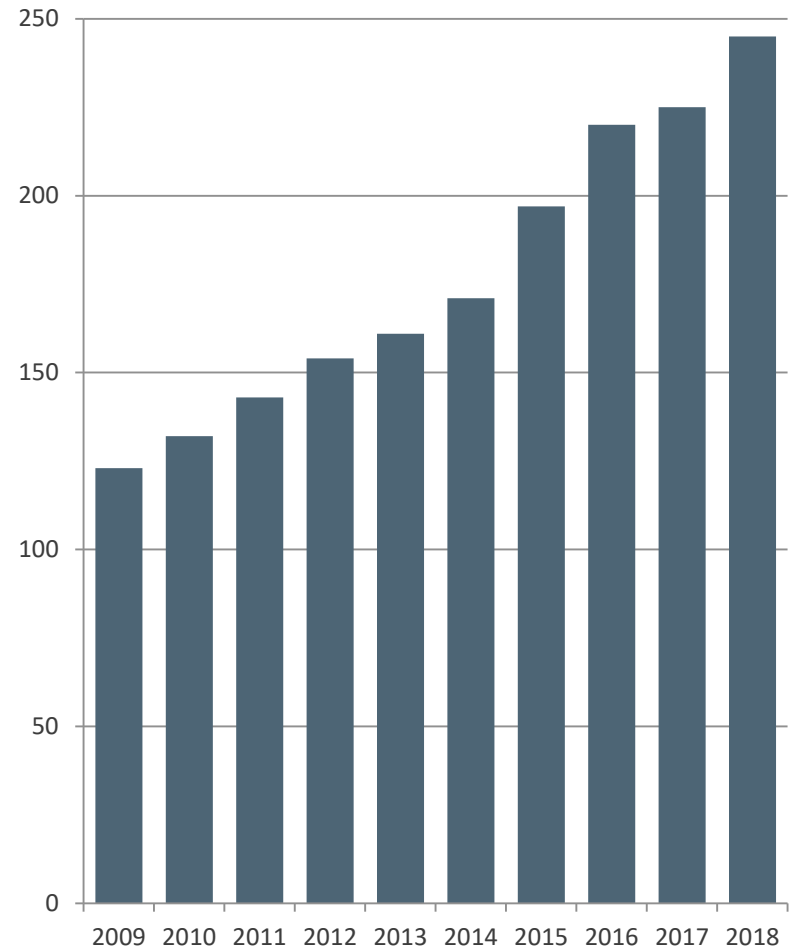
Member	Safety Assess. Score	Safety Assess. Ranking	WC Lag Time	WC Lag Time Ranking	3-Year Loss Ratio	Loss Ratio Ranking	3-Year AL Loss Rate	AL Loss Rate Ranking	3-Year WC Loss Rate	WC Loss Rate Ranking	3-Year Risk Sharing % Total	Risk Sharing % Ranking	Total Ranking Points	Average	Final Rank
A	99	1	0.00	1	9.58%	2	0.0037	4	0.0000	1	4.80%	22	63.0	7.00	1
B	94	15	4.33	10	8.99%	1	0.0057	13	0.0039	3	6.01%	5	86.0	9.56	2
C	96	5	6.64	20	10.39%	3	0.0050	10	0.0050	5	5.68%	10	108.0	12.00	3
D	98	2	0.00	1	20.31%	7	0.0142	41	0.0000	1	6.11%	4	111.0	12.33	4
E	96	5	2.67	4	17.58%	6	0.0080	26	0.0229	31	7.94%	1	117.0	13.00	5

# IS A CAPTIVE RIGHT FOR YOU?

- Do you agree that insurance is a manageable cost?
- Is your organization focused on safety first?
- Are you never satisfied and always looking for ways to improve on your safety program?

**IF THE ANSWER IS YES, JOIN THE 245+ CAPTIVE MEMBERS WHO HAVE ALREADY TAKEN CONTROL OF THEIR INSURANCE DESTINY WITH COTTINGHAM & BUTLER.**

## C&B Captive Members



# QUESTIONS?

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## 2018 Captive Webinar Series

- **November 14** – Earn Dividends On Your Premiums

*To view previously recorded captive webinars, visit our website at [www.cottinghambutler.com/webinar-archive/](http://www.cottinghambutler.com/webinar-archive/)*



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