

4 CORNERSTONES OF CAPTIVE SUCCESS

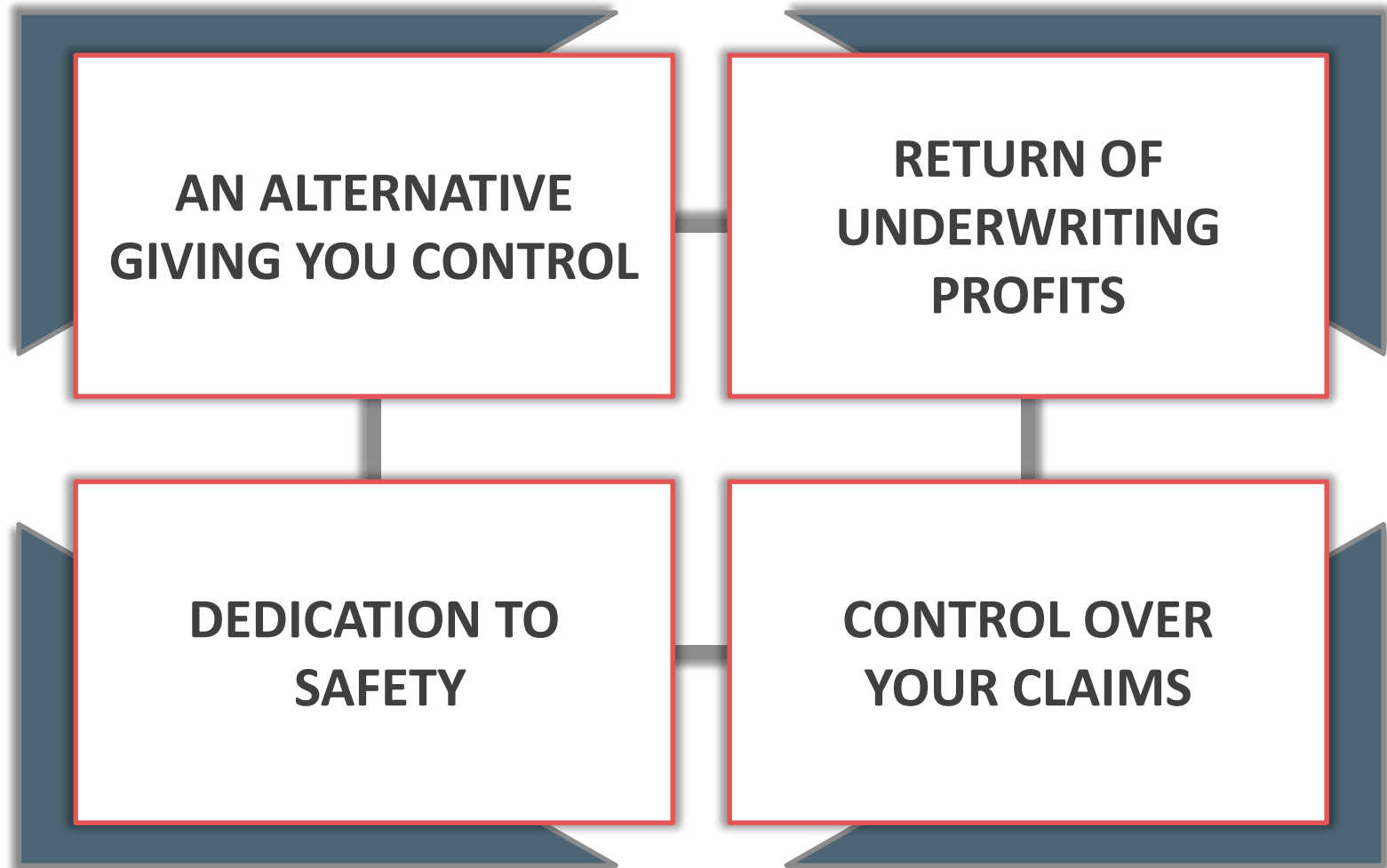
A CONTINUOUS DEDICATION TO SAFETY

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FOUR CORNERSTONES OF CAPTIVE SUCCESS



C&B CAPTIVE CREDENTIALS

- 7 Member-Owned Group Captives since 1993
- Currently 225 members
- More than \$180 million of premium
- \$125,000,000 in dividends returned
- Administer the two largest transportation captives in the world
- 99% Retention
- Expert claims administration
- Proven safety services
- Network of resources



CONTINUOUS DEDICATION TO SAFETY

**AN ALTERNATIVE
GIVING YOU CONTROL**

**RETURN OF
UNDERWRITING
PROFITS**

**DEDICATION TO
SAFETY**

**CONTROL OVER
YOUR CLAIMS**

GROUP CAPTIVE DEFINITION

Group Captive • noun

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

SAFETY MANAGEMENT SERVICES COMPANY (SMSC)

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

SAFETY ASSESSMENT

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

Evaluation Category	Points Possible	Points Received
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
TOTAL SCORE	1,000	840
	84%	

THE CONTINUOUS IMPROVEMENT PROCESS: THE RIP

RISK IMPROVEMENT PROCESS (RIP)

- Review Safety Assessment recommendations
- Accident causation and countermeasures

“THE DRILL DOWN”



RISK CONTROL WORKSHOPS

- 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

- 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

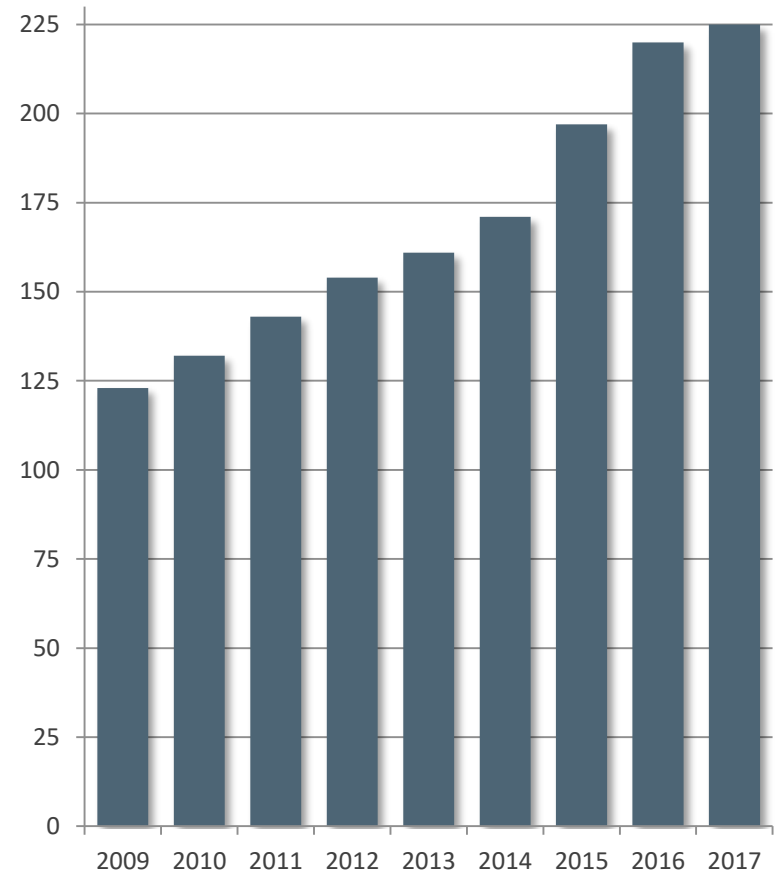
Member	Safety Assess. Score	Safety Assess. Ranking	WC Lag Time	WC Lag Time Ranking	3-Year Loss Ratio	Loss Ratio Ranking	3-Year AL Loss Rate	AL Loss Rate Ranking	3-Year WC Loss Rate	WC Loss Rate Ranking	3-Year Risk Sharing % Total	Risk Sharing % Ranking	Total Ranking Points	Average	Final Rank
A	99	1	0.00	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 225+ CAPTIVE MEMBERS WHO HAVE ALREADY TAKEN CONTROL OF THEIR INSURANCE DESTINY WITH COTTINGHAM & BUTLER.

C&B Captive Members



QUESTIONS?

2017 Captive Webinar Series: *The Four Cornerstones of Captive Success*

- **November 8** – Reduce Your Insurance Spend

*To view previously recorded captive webinars, visit our website at
www.cottinghambutler.com/webinar-archive/*



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