

Employee Owned



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The Captive Solution

Turning Risk Into Profit

The Captive Solution for risk management is the true essence of turning risk into an opportunity, creating a profit center and becoming a manageable component of our clients' businesses. Scott, in a 15 year partnership with one of the leading captive advisory firms in the country, is a leader in building and managing both multi-industry and construction captives. We are passionate about our captives because they truly exemplify "risk for reward" and promote care for employees. Captive owners are naturally led to view, treat, and measure risk in a fundamentally different way. This unique perspective provides a tremendous opportunity to partner with them and apply our core competencies in risk performance where the difference truly matters—the bottom line. By partnering with Scott, these companies have the opportunity to capture risk profits that otherwise would be lost to the traditional insurance market.



Key Benefits of a Captive Program

- Opportunity for investment income from risk performance
- Long term savings on fixed costs of insurance
- Stabilization of insurance market cycles
- Premium based on experience
- Accountability for claims and safety results
- Better control over claims management process
- Increase care and engagement of employees



Profile of a Captive Member

- Workers' Comp, Liability and Auto Premiums of \$200,000 and up
- Best of Class – members are industry leaders
- Financially sound
- Committed to a long-term risk management solution
- Engaged in and committed to managing risk
- Willing to accept strategic levels of risk for reward

Embrace Risk. Reward Performance. "With Scott's combination of talent and specialized approach to risk management, they were immediately able to see our particular challenges through our eyes. The captive concept was exactly what we were looking for since we value control and personal responsibility in everything we do. Although the incidents occur in the field, the message must be understood by all. Our vision for insurance coverage is the ability to avoid catastrophic losses while having the opportunity to benefit financially from our ability to control claims. Being an owner of our own insurance company allows us to share our ideas and experiences while learning from other companies we have partnered with. We've emerged as a better company and enjoy the financial benefits of this unique approach to risk management." – Biscuitville