

# GROUP CAPTIVE

## MEMBER SUCCESS STORY

### COMPANY DESCRIPTION

Long-haul trucking  
company

**Joined Captive**  
2014

## GROUP CAPTIVE EXPERIENCE

When this company joined the captive in 2014, it had risk control programs in place, but there was room for improvement. The company scored well on its first few Fleet Risk Control Assessments (FRCA) — an industry-specific evaluation to identify the company's risk control strengths and weaknesses. However, the FRCA scores didn't tell the entire story — the company was not achieving comparable results across several performance-based metrics, including Unsafe Driving (U-Driving), Vehicle Maintenance (V-Maint), and Loss Ratio. These conflicting assessments led Captive Resources to re-examine the FRCA.

### 1 REVISED FRCA

*The captive is continually evolving its risk control practices and adopted a revised version of the FRCA that added additional fleet-specific criteria. The new, more stringent, assessment ensured the company was focusing on its most pertinent safety considerations and delivering a more accurate representation of its risk control activities and policies.*

### 2 NEW RISK CONSULTANT

*The member opted to move on from its pre-captive risk consultant in favor of a transportation expert recommended by Captive Resources. The new independent consultant came in with a mandate from the member to be extremely rigid when evaluating the company's safety practices.*

### 3 RENEWED COMMITMENT

*Along with these improvements, the company recommitted itself to safety and risk control, including hiring new risk and safety professionals to coordinate efforts.*



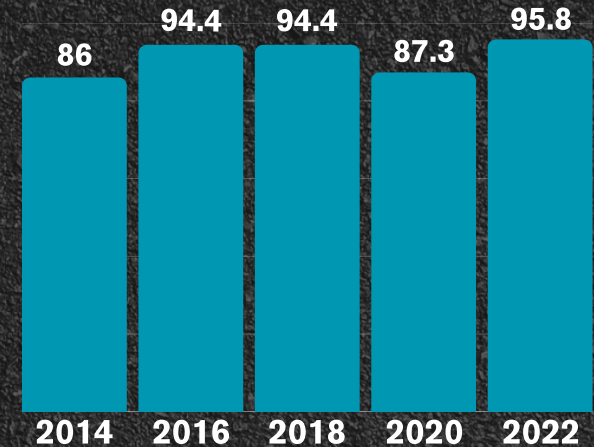
# CASE STUDY DATA

11%

Increase in FRCA Score

## FRCA SCORE

After 2018, the company experienced a decrease in FRCA scores due to the more demanding evaluation. But, thanks to the company's renewed efforts and Captive Resources' support, its scores rebounded by 2022, when the company scored 95.8 out of 100 — its highest score since joining the captive and an **11.4% improvement from 2014** despite the more stringent FRCA.



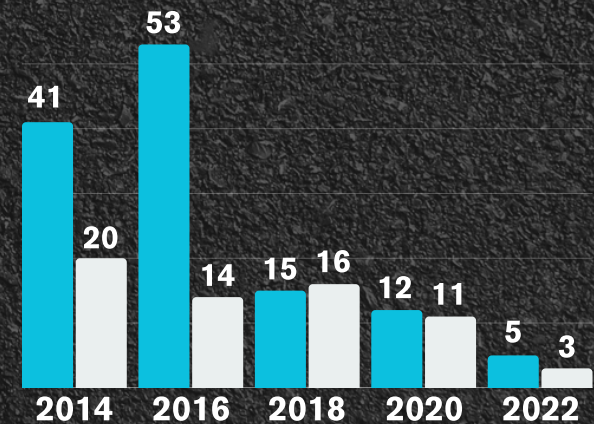
88%

Improvement in U-Driving Scores

## U-DRIVING & V-MAINT

The company's Unsafe Driving (U-Driving) score went from 40.9 in 2014 down to 5.0 in 2022 — an **88% improvement**.

The company's vehicle maintenance violations also improved significantly from 2014 (V-Maint score = 19.5) to 2022 (V-Maint score = 3.0) — an **85% improvement**.



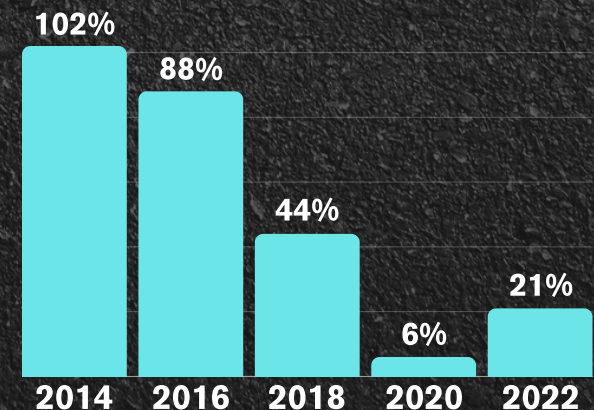
88%

Improvement in U-Driving Scores

## LOSS RATIOS

Due to the significant improvements in its safety program, the company's performance steadily improved from loss ratios above 100% to 21% in 2022 — an **80% improvement**.

Combined Loss Ratio (Workers' Compensation, General Liability, Auto) at the end of each policy year.





## FRCA SCORE

### Fleet Risk Control Assessment (FRCA):

An in-depth review of risk control policies and procedures compared to industry best practices. It is used to identify the captive member's areas of strength and improvement opportunities.

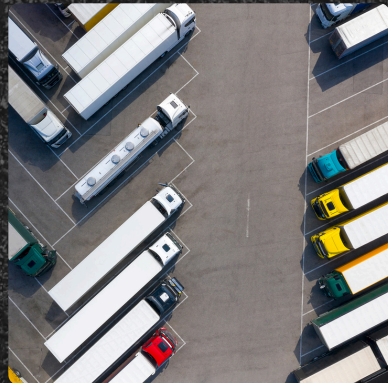
## U-DRIVING & V-MAINT

### Unsafe Driving (U Driving):

A metric that the Federal Motor Carrier Safety Administration (FMCSA) uses to grade motor carriers related to Unsafe Driving violations. Roadside safety violations that may cause a motor carrier to rank poorly include speeding, reckless driving, improper lane change, and inattention. Higher scores indicate poorer performance.

### Vehicle Maintenance (V Maint):

High numbers indicate more violations (base on miles driven).



Want to learn how your company can improve your safety culture and lower your total cost of risk by joining a Group Captive?

## CONTACT US:

**KT CAPTIVE**  
INSURANCE ADVISORS

**Katie Silseth**

Captive Insurance Advisor

[Katies@ktcaptiveadvisors.com](mailto:Katies@ktcaptiveadvisors.com)

[www.ktcaptiveadvisors.com](http://www.ktcaptiveadvisors.com)

Source by:

**CAPTIVERESOURCES**  
Insurance, reimagined.

