



## The fourth quarter!

In college, every Saturday for about 14 years in the fall, first as a player and then as a football coach, I raised my hand along with my teammates and shouted "foooouuuuuurrrrrrr!" at the end of every third quarter, and we moved to the other end of the field for the fourth quarter.

It represented a lot of things, finishing strong, doing what was necessary to win the game, a refocus, acknowledgement of the importance of where we are in the game, and more. Even today, decades later, a strong emotional response if felt whenever I watch a game at this critical point of every game.

Preparation for the fourth quarter of every game and the pressures that come with it began months & years before by training, studying, working, adjusting, bonding, through the all-encompassing experiences of college athletics.

Raising my hand at this time was individual, but raising my hand and shouting "Fooduurrr!" with my teammates created a more powerful outcome. Having teammates to rely on, each executing their given role, and all moving toward the same intended outcome was and is powerful.

Today the fourth quarter still has significance. Forecasting, budgeting, profits, allocation of earnings, finishing strong, and other real and significant pressures make the fourth quarter enjoyable.

The fourth quarter also means it's Captive season! Although a Captive insurance company may be created at any time during the year, and many are, the majority of Captives are created in the fourth quarter. An entire team, with each individual executing their given role make this happen.

Some businesses miss out on the benefits of a Captive insurance company because they weren't quite prepared, they didn't start the implementation process in time, or didn't address questions in a timely manner, or insurance just wasn't a priority.

Many prepared and conditioned long before the pressure of the moment. Focus, discipline, and execution by all members of the team allow for greatest success during this time. And they create their own Captive insurance company. "Fooouuuurrrrr!" It's time to create

## **Your Link to Security!**

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