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Join Forces

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(Fort Worth, Texas) – Higginbotham, identified through *Business Insurance* reporting as the largest independent insurance, financial and HR services firm headquartered in Texas, has teamed up with Construction Casualty Insurance (CCI) of St. Petersburg, Florida. In this meeting of risk management powerhouses, Higginbotham's Day Two Services® and CCI's CompCorrect® in-house AI platform will come together to proactively serve high-risk clients across the country.

Higginbotham Chairman and CEO Rusty Reid looks to the future with a platform of strategic growth, forming alliances with agencies that share the Fort Worth firm's dedication to client and community service and staff support. With CCI, Reid has found a partner that shares those values — and also stands tall in the industry for an intense commitment to identifying and solving risk management issues for clients facing serious operational insecurity.

"CCI brings impressive construction capabilities, deep regional expertise, and a strong team with a great reputation," said Reid. "But what truly sets them apart is their passion for risk management. That focus led them to develop CompCorrect — one of the most powerful risk management tools we've seen in the industry."

CompCorrect is CCI's proprietary cloud-based risk management platform. Designed to go well beyond basic claims tracking, the software leverages artificial intelligence to assess hundreds of variables, generate automated communications across stakeholders, and apply state-specific legal and regulatory guidelines in an effort to reduce claim costs and improve outcomes. With powerful data capture, analysis and predictive capabilities, the system is also designed to help clients take a proactive approach to future risk — heading off emergencies before they happen.

"When a claim comes in, CompCorrect goes to work," said CCI President and CEO Brad Dempton. "It reaches out to the insured, the injured employee, our claims and loss control teams and the carrier. It pulls data, sends alerts, keeps the process moving and doesn't stop until the claim is resolved.

"Just as important, we can run a client's historical claims through the system in a manner that is designed to identify areas where the client's claim process can be improved, and provide an estimate as to how much money was left on the table by not acting sooner. That

kind of insight doesn't just improve outcomes — it changes the entire conversation around risk."

That commitment to proactive risk management for clients formed a strong attraction between the Florida firm and Higginbotham, which plans to integrate the Al-powered CompCorrect system into its Day Two Services risk management plan, scaling the combined system across the growing Higginbotham footprint.

"When we looked for a partner that could provide access to national markets for our producers and one-stop-shop services for our clients, Higginbotham stood out for their values and their solutions-focused approach to insurance," CCI Partner and Senior Vice President Tobin Robeck said. "There is tremendous synergy between our firms. We strongly believe that every person within and outside our organization — both our employees and our customers — is in a better position than they were the day before the transaction with Higginbotham."

Putting an exclamation point on their commitment to the new relationship, the CCI team acquired a meaningful equity position in Higginbotham in connection with the transaction.

"We are so committed to growing this relationship that we've reinvested in it," Dempton said.

"We like to problem solve," Robeck agreed. "We like to provide value to clients in the toughest arenas. With Higginbotham behind us and the entire Higginbotham footprint open to our CompCorrect system, we can do that on a scale we never had access to before. When I tell my clients that not only are we sticking around, but we now have a significant equity stake in the company, they get it. They know us, so they know why."

About Construction Casualty Insurance

Construction Casualty Insurance (CCI) is a commercial insurance agency based in St. Petersburg, Florida, specializing in property and casualty coverage for high-risk industries. Known for its technology-driven approach and deep industry expertise, CCI provides comprehensive risk management services that go beyond traditional insurance placement. The agency's proprietary cloud-based platform, CompCorrect®, leverages artificial intelligence to help reduce claim costs and improve outcomes for clients, particularly those with high claim frequency or operational complexity.

With a data-driven approach, dedicated in-house teams, and strong carrier relationships, CCI works to help businesses reduce the total cost of risk and create safer, more resilient workplaces.

About Higginbotham

Higginbotham is a single source solution for insurance, financial and HR/employee benefits services. The employee-owned firm was established in 1948 and today holds a *Business Insurance* ranking as the nation's 20th largest independent insurance brokerage by revenue. Based in Fort Worth, Texas, Higginbotham serves businesses and individuals through locations across the nation. The firm specializes in tailoring programs to meet each client's unique needs and stands by those programs with their Day Two Services®, which provide proactive customer support through the life of each policy.

Higginbotham is a values-driven firm that strives to be family to employees, accountable to clients, teammates to carriers, and generous to communities. Learn more about Higginbotham.

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