Transcript

CCW Safe: 15th Anniversary Podcast

00:00 - Building a Critical Response Team for Self-Defense Support

06:34 - The Importance of Expert Support and Evidence in Self-Defense Legal Cases

09:23 - Why Our Membership Model Offers Better Support Than Traditional Insurance

11:40 - Ensuring Financial Protection and Access to Justice for Members Facing Legal Battles

14:29 - Transforming Legal Defense Through Comprehensive Support and Industry Leadership

20:40 - Living Core Values Every Day in Business

00:00

Mike Darter

Hi, welcome to the CCW Safe podcast. I'm Mike Darter. I'm here with Stan Campbell, Kyle Sweet. We're the three owners of CCW Safe, and we wanted to get together and just kind of talk to you about the last 15 years since this is our 15 year anniversary.

00:16

Mike Darter

I think we'll probably maybe start with the origin story and then I'd like to kick the critical response to Stan and then kind of the structure to Kyle. and I think that's one of the things with all of us.

00:31

Mike Darter

We all have strengths in different areas, and we've all been able to put those together to create something different than what we had before we came. So, I guess I'll start with the origin story.

00:45

Mike Darter

We all have a tie back to law enforcement. We were all in law enforcement at one time. Stan and I went through the police academy together, and I was involved in a shooting when I was on with Oklahoma City Police. I was sued in federal court.

00:59

Mike Darter

Went a year and a half into that case. And at the time, I was a Fraternal Order of Police member. So the FOP handled everything. I didn't have to find an attorney. I didn't have to find expert witnesses, investigators, any of that.

01:15

Mike Darter

So it took the stress way down. Even though they were going after me punitively, it took the stress, stress level way down for me, which was a, it was an experience, but it was nothing like would have been if I didn't have that, if I would have had to, file bankruptcy just to try to cover the case.

01:37

Mike Darter

So, I learned a lot in that case. it was probably, the experts we brought in and investigators were better than any course that I'd ever been to in my law enforcement career at that time.

01:50

Mike Darter

And years later, when I left law enforcement, I kind of realized, I don't have that anymore. So I actually called Kyle one day and I said, kyle, I need something. I need some kind of coverage.

02:02

Mike Darter

And I remember Kyle saying, yeah, I probably need something too. At that time, he had built a very successful law firm here in Oklahoma City. And he said, yeah, I'll look around, try to find us something. And about three days later, he called me and said, mike, there's nothing out there that is going to give us the comfort level that we had as police officers.

02:22

Mike Darter

He said we need to do this. So from there, we put it together. We brought Stan in. Stan had a massive amount of expertise at that time as he was kind of getting close to the end of his career.

02:36

Mike Darter

And I think I'd like to kind of start out maybe talking about some of the things we did in the last 15 years to build the company into what it is today. And I think I think the two biggest things that we have that we've done that were not existent at that time were number one, the critical response team.

02:59

Mike Darter

Because we were all at one time involved in law enforcement and knew how investigations worked on that level on these type of crimes, on violent, shootings and defense crimes, we built the critical response team.

03:15

Mike Darter

And then I think the second thing is the structure that we have that allows us to act today in the best interest of our members. And I think that's where Kyle, like I said, we all have our strengths and Kyle has a great set of strengths that I don't have and stand the same.

03:33

Mike Darter

So I think maybe start out with the critical response team.

03:37

Stan Campbell

Absolutely. We often get calls really every week about what's the difference between us and our competitors. And just like Mike and Kyle has mentioned in the past, the critical response team, although we pretty much coined that phrase for this industry and what that has to do is when officers are involved in a on duty shooting, they're treated as a victim of a violent encounter.

04:06

Stan Campbell

Citizens are treated as a suspect until it's proven that you're not. All right, so you're proven guilty kind of until you at bringing evidence and stuff to show and the witness statements that you are innocent and you are acting in self defense.

04:20

Stan Campbell

So when we thought about that and the critical response team, I was on SWAT for 10 years and different things like that, so we, we all had an understanding of, okay, what happens when you're involved in the shooting. You get, people to come out, the, to help with different aspects of the shooting.

04:35

Stan Campbell

The investigators come out, to help work with the scene. You have lawyers that are on two sides. Actually. The city has its set of lawyers and you also have, the union has its set of lawyers. So you have all these different experts that come out to help you through.

04:49

Stan Campbell

Not just that, then you also get peer support. Peer support is really important. And when we talk about that, many officers understand that they're going to be involved in shooting incidents or could be. And when they do, you're really, you think you're ready, but you're really not because there's Things that happen in your body that naturally go on when you're involved in some type of traumatic incident.

05:08

Stan Campbell

And then also, psychologically when you actually have to take a life, it's not natural, not natural for anyone. So when you do it, you really don't know how you're going to respond. Many officers, they get involved in shooting and they think that they've shot three times.

05:23

Stan Campbell

They actually changed out magazines and went through two. So there's memory gaps, different things that go on. And having a team to go out there to help you, to have an understanding of what you've done, that's sometimes walked in your shoes and some of the investigators be involved in shootings and such.

05:39

Stan Campbell

Having people that know what's going to happen in your case helps you through what's going on. Now, many of the competitors kind of use certain phrases that are similar to ours, but all they do is just pick up the phone and they call lawyers for you and they call that critical response.

05:54

Stan Campbell

When we're talking about boots on the ground, we send people out to the location and we're not talking about violating, crime scenes, we're talking about getting out there within 24 hours of your incident, helping you and your family through it, helping what's going to happen there, giving you that peer support as well.

06:11

Stan Campbell

Having some investigators that could work with local attorneys or, and trying to absolutely find, because that's really important too, we have Don West to actually find the attorney that's important for that type of case because there's many, many attorneys across the nation.

06:28

Stan Campbell

But you need a self defense attorney. So we make sure that we get you the right attorney for the right attorney for the job.

06:34

Kyle Sweet

If I can chime in there for a second, Stan, we talked about self defense and that's one of the triggering events of our, of the coverages and the services and the resources that we provide. But it's really important to remember in this context, self defense is what's called an affirmative defense.

06:47

Kyle Sweet

And, and what an affirmative defense means is the burden lies with the person asserting the defense. So in this case, in a shooting situation where a civilian concealed carrier has used a firearm to defend themselves, they have the obligation to put forth the evidence to establish that it was self defense.

07:03

Kyle Sweet

Now, there are some exceptions to that, like Castle doctrine and stand your ground laws, but the basic premise of self defense law is that it is an affirmative defense. And so those obligations fall to the person who fired the gun.

07:14

Kyle Sweet

And so one of the things that we. Is so important for us is no one's going to come rescue you from that situation, and say, and start working to preserve and find and document the actual evidence that allows you to make that affirmative defense assertion.

07:30

Kyle Sweet

So that's one of the things when we, our critical response team and Stan will touch on it when they actually go boots on the ground to one of these situations. It's not their first rodeo. These people have a tremendous amount of experience as homicide investigators themselves, so they, they know what to look for.

07:44

Kyle Sweet

And it's not just the management of the expectations and the feelings of our member. It's also with an eye toward. We have to make the case the most defensible it possibly can be.

07:53

Mike Darter

So.

07:54

Stan Campbell

Absolutely. Kyle, thank you very much. So picking that up, so, having experts that can be there for you, in your, the worst time of your life, I mean, I'm fortunate enough I can say I have not had to do anything like that.

08:08

Stan Campbell

And you really need a team there for you that know, knows what's expected, to help, give you the expectations of what, what's going to happen next in. On the, in the legal realm.

08:21

Stan Campbell

And the critical response teams are really probably one of the strongest things that we've ever applied to the industry. And we're still the leaders in that. and we're very proud of that.

08:31

Mike Darter

Yeah. And that's, one thing. You, you say you haven't been through a shooting, but everybody that we have on our team, if they haven't been in a shooting, which Gary's been in a shooting, they have investigated, hundreds, if not thousands of those cases, and they have all investigated those as maybe, coworkers or friends being in that position.

08:54

Mike Darter

So being able to not just, be there as an investigator or somebody managing how this, the criminal justice system works to your family. They also have that personal, I hate to say personal touch, but they have that personal touch with the member.

09:12

Mike Darter

Absolutely. On understanding where they're at, and, and what they're about to go through.

09:18

Stan Campbell

Yeah.

09:19

Mike Darter

So what, what about. Because the other really big thing is, is the way we're structured, with insurance and when, when we first started this, I remember Kyle told me, at the time he, was working with catastrophic cases involving insurance.

09:39

Mike Darter

And he said, all these companies out here are insurance and I think that's a good point. From building it out from day one, we knew we were not going to be an insurance product.

09:52

Stan Campbell

Right.

09:52

Kyle Sweet

And I think the reason for that is in in the type of cases that we would have in support and resource for our members, they're mostly, vast majority are criminal matters. And in criminal matters you can't insure against intentional acts.

10:04

Kyle Sweet

That's, that's a law that is in every jurisdiction regarding insurance. So we knew that that way would not be a good way to go for us because our members would have to reimburse anyone if it's an insurance product because you can't insure against an intentional act.

10:18

Kyle Sweet

Therefore, if you plead guilty and you take a plea agreement, even if it's a small one, you've admitted to an intentional act and your insurance benefits don't inert to you. So it was important for us to have a structure very similar to, like the police union model that has a bias for coverage and a bias for provision of resources and insurance is the whole concept of insurance, back when it was formed in Lloyd's of London in a, in a tea house along the Thames River, was, have a bias for, for exclusions.

10:45

Kyle Sweet

The bias is not for coverage. That's the business model. The policies are written in a way to provide gaps in coverage and to provide the insurance company the right to exclude the services that you paid for. So with our structure, our risk financing is done in a captive insurance model.

11:00

Kyle Sweet

And this is where my wife usually tells me five people in the world want to talk about capita insurance and none of them are in the room. but I get excited about this, which makes me probably unfit for most human companionship. But the fact of the matter is insurance is, is involved.

11:13

Kyle Sweet

It's not a product we sell. It's the funding mechanism for the membership benefits. So we have a captive insurance company called Bowling Insurance and it ensures CCW Safe. So, and it is the funding mechanism for our membership benefits.

11:25

Kyle Sweet

That way we don't have to basically say, sorry, that's not covered because it's not in the policy. our membership terms of our membership are what, define the benefits that we're going to provide to you in the event that you need our services.

11:40

Mike Darter

And I think it's important, you don't need to know everything about a captive. You do need to know for the end user. And one of the biggest things now that we're seeing that we've seen for the last Few years is payback. And that's one of the big things that we can do.

11:55

Mike Darter

If you get to a point to where you're $70,000 in or more on your defense, and they come to you and it's a felony charge, they come to you and say, hey, we're going to plead this down to a misdemeanor and, some lesser charge.

12:11

Mike Darter

Who would not take that in that position? We would obviously want to do what's best for our member and being able to do that and not have to worry about, oh, well, if I do this now, I have to pay that $70,000 back.

12:25

Kyle Sweet

That's a huge mortgage, my house or.

12:29

Kyle Sweet

We do not want our members, just like when we were police officers, we don't want our members to have financial devastation because of a term or a, an exclusion. And that's the reality in this industry.

12:40

Kyle Sweet

If you're not structured carefully, then you're, you're subjecting your memberships to that actual reality. And that is, it's financially devastating. It might just mention, $70,000. We've had cases, we've spent close to half a million dollars.

12:52

Kyle Sweet

And if our member had been offered, rather than a capital murder charge, they decided what case wasn't going great. The prosecutors are going to plead it out, plead it out for, even a modest felony of time served. And, the salt, our members has to sit there and think, well, I'm going to devastate my family, if I do this, so maybe I should just go ahead and stick with and hope I get an acquittal.

13:14

Kyle Sweet

That's a terrible, choice. And we don't want our members to have to make that because we wouldn't want to have to make that ourselves. So the structure we built make sure we don't have to do that. And it also allows us to focus on what we know we would want and what we have as members ourselves is we want improved resources.

13:30

Kyle Sweet

We don't want anybody making a decision on hiring an expert witness because of cost. We want the decision made on who's the best. That's right, because that's what we expected for ourselves. And, and that's what we expect for our customers as well.

13:42

Mike Darter

And that's one thing you brought up earlier, too, talking about pushing resources like we want to push the best resources we can as fast as we can, because we want them to know that we're in the game and we're ready to fight for this.

13:56

Kyle Sweet

And one important thing too, and I think we all know in this country justice is a commodity, and you get it if you can afford it. And the average American can't afford to go through, a criminal trial like this, or a civil trial for that matter.

14:08

Kyle Sweet

It's just too expensive. and there's a massive gap in, in, in the inflationary price, of lawyers. It's hitting since like the 80s. It's up 281%, way worse than inflation. So essentially, these types of essential legal services at critical moments in your life are unattainable for the average person unless they have a service like ours.

14:29

Mike Darter

Well, one thing that blew me away when we had a couple years ago, we brought some, people in the industry, writers and influencers in to kind of learn about our company. And we all talked and we had some members come in and talk.

14:43

Mike Darter

And one of the things that really blew me away was when Chris and Jennifer Chance, who, Jennifer Chance works with Don west on our critical, on our attorney side, Chris Cunningham is our.

14:57

Mike Darter

One of our investigators. when they talk about, if you want to see criminal justice reform, this is it. And I never thought about that. And it kind of blew me away when Chris said that. And then Jennifer got up and said, yeah, this is exactly right.

15:13

Mike Darter

You want to talk about social or justice, reform, this is, this is what it is.

15:19

Kyle Sweet

And it doesn't. One of our memberships doesn't level the playing field. It puts you in a position of greater resources than what the district attorney or the state's attorney has. And there's no knocking against prosecutors. They get. It's a great way to go, get experience.

15:31

Kyle Sweet

And I believe many times they're serving a higher cause. But the fact of the matter is, average guy trying to murder a case is probably making 80 grand a year. 80 grand a year is not much for a lawyer. And unless you're just committed to it, you're probably going to wind up with somebody that we can easily overcome their experience and the resources, and so it becomes an unlevel playing field.

15:51

Kyle Sweet

And therefore, if you. That's why you see all these people, these celebrity cases that they wind up, getting acquitted on facts you think would never yield an acquittal. It's the quality of the lawyer that matters. It's the resources that they have access to, the expert witnesses, the investigators, witness statements, evidence, social media, protections, in the jury selection phase, all of the jurors are being run through social media, inquiries, so we can determine what their bias may be.

16:16

Kyle Sweet

So all of these things are being done behind the scenes to make sure that we're going to get for our member the best outcome that's possible.

16:23

Mike Darter

Talk a little bit to call it while we're on this about going full circle, because at we got to a certain point where we realized that our members were actually getting more than what police officers were getting through their unions.

16:36

Mike Darter

And then that's when your firm started handling a lot of the state investigations.

16:41

Kyle Sweet

Yeah. So we, we were in our world with a lot of our friends and family, members are in law enforcement still. And so we, in discussing how it is the services that we're providing, it came to a lawyer that, Mike had worked with back in the day of your shooting, had retired and there was no one, doing these, that had any experience in the, in the aftermath of the shooting on behalf of the police officer for the union.

17:03

Kyle Sweet

So we were asked to get involved in that. And my attitude was I'm going to do the exact same thing for my client as a police officer as I would for my client if they were the CEO of a hospital system or an insurance company. And that we're going to do preparation, we're going to make sure that we put experts in the room with them as part of their preparation.

17:20

Kyle Sweet

I was a street cop. I never conducted homicide investigations. I've been a witness to some officer involved shootings. But I don't want to be arrogant enough to think that I

have the expertise that Gary Eastridge or Chris Cunningham have, who've been on thousands of homicide, shootings and self defense shootings and officer involved shootings.

17:36

Kyle Sweet

So they're, they have expertise, they know what this officer is about to go through. And so let's get them in the room under our privilege and help prepare that officer for a better experience and a better outcome. And you don't, you don't rise to the occasion, you default to your lowest level of preparation, which is one of Mike's, kind of core philosophies that we drive this company.

17:56

Kyle Sweet

So that's what we did. And we started, my firm responded to every officer involved shooting for multiple agencies throughout the state. so we had somebody there assuring the lawyer or the police officer that you got a lawyer where here's our process.

18:09

Kyle Sweet

You're going to be Taken care of. And so, hundreds of officers have been through this at this point. And, and what we were able to do is we realized that we need to increase the level of things our police officers are getting. Because what we're doing on the CCW Safe side, we're able to kind of take that and make a full loop and say we're going to use what we learned from the police examples to improve and push more resources to our, to our, customers.

18:31

Kyle Sweet

Which was why we went to creating more of a peer assistance program where we pay for, at certain levels, we pay for counseling. Because this is the worst experience you'll ever have in your life. Not even close. I don't care whether you've been

divorced. Shooting another person and having a prosecutor decide to go after you that you have no control over will be the worst thing that's ever happened to you.

18:47

Kyle Sweet

So in that situation, putting ourselves in their feet, what would we want? And so that's what we started focusing on, is, we're preparing to have the best service possible is not something you hope for, it's something you plan for.

19:01

Kyle Sweet

It's something you put in your terms, it's something you put in your risk financing. It's something you put up on a wall so all of your teammates can see it and realize this is the, this is the standard. And so with us, it's not like, well, we hope it's going to work out okay, we'll hire a lawyer and then see you, let us know how things work out.

19:16

Kyle Sweet

We're there every step of the way.

19:20

Mike Darter

And it's funny, looking back over the last 15 years, and I kind of give this to both of you, like, what kind of what you've seen. But, when we entered this industry, we actually used to.

19:34

Mike Darter

A lot of the other companies used to kind of make fun of us because of the things that we were covering. the, the amounts, the bell, everything that we were covering. And they were kind of treating us as, the naive child cops.

19:53

Mike Darter

Yeah. Who don't know, don't understand this and this is never going to happen. And they. I remember at one time I forgot who it was, but they said, this is actually horrible for the whole industry because they don't know what they're doing.

20:05

Mike Darter

This can't be done. And then we had our first case. We actually had the first case in the industry, 2017 in North Carolina. And we actually went through two years full trial.

20:19

Mike Darter

We spent about 400,000 in that case. We won the case in an hour, 20 minutes. And that is when I think the whole industry shifted. It was almost like a ticker tape going off in the industry of how everything started to settle, based on, what we did.

20:36

Mike Darter

Because at that time we proved, well, this is how you do it. Yeah.

20:40

Kyle Sweet

Core values are. Every company has them. everybody. Every company that has injured somebody or done something horribly wrong has core values plastered all over the website. And that's the reality is corporate reality.

20:52

Kyle Sweet

But for us, it's like if you don't write them down internally for your people to see, then they're never going to live them when it matters most. And from a lawyer, I come

from more pragmatic perspective, and that is from my core values come from somebody in our lives.

21:07

Mike Darter

Right.

21:08

Kyle Sweet

Mine come from my grandfather who used to say, and I use this in every business that I've been involved in, my family. And that is one. It only takes one oops to ruin 10 atta boys. And so we don't want any oops.

21:20

Kyle Sweet

And so that's the. That's, it sounds goofy to say that, but the reality is if you're, if you are desperately wanting to avoid an oops, that's the way you're going to live your life. That's the way you're going to conduct yourself in business.

21:33

Kyle Sweet

That's the way your teammates are going to live. And so we are maniacal about avoiding that oops. That's why you don't hear about us having these, goofy situations that happen where, somebody's blasting this on the Internet because we failed to do something that we said we were going to do.

21:48

Kyle Sweet

That's not what we do. we will not have the attaboys we've gotten be ruined by one by one oops.

21:53

Mike Darter

And that's another thing with our structure that you've helped so much with is we're not, we're not, confined to that insurance model, and it allows us to be, when we first did that, it was, we have the freedom from that traditional model.

22:10

Mike Darter

So, we're 15 years into this thing. And one thing Stan and I used to say, every time next year is going to be our year.

22:17

Kyle Sweet

That's right.

22:18

Mike Darter

Stan, did you ever be ever, looking back on the 15 years where we're at now from where we started, because you and I, we were licking stamps at one time.

22:27

Stan Campbell

Yeah.

22:28

Mike Darter

all day long and catching

22:29

Stan Campbell

A lot of phone calls. Well, I mean, it's been 15 years and like, I'm going to say yes, I expect us to be here because of who my partners are and the fact that, not only are we aligned in the business realm, we come from, an industry where it's service oriented and we, we, we push service first over money, unlike some of the others.

22:53

Stan Campbell

And like, we really care about delivering the best service as if you were a family member versus just a customer. So I'm really happy that, what we've done over the past 15 years in disrupting the industry as many times as we, we've done it, and the fact that we're, we're going to be here another 15.

23:11

Stan Campbell

So I'm, I'm really ecstatic.

23:13

Mike Darter

And one thing with that, one thing, I think that one of Kyle's biggest strengths is, and that he was in the industry. He always keeps us on the track that our members are number one.

23:26

Stan Campbell

That's right.

23:27

Mike Darter

And we all know that. But it's Kyle that really always, pushes. Yes. Let's go forward with this. Let's go forward with this. And, anything from you last 15 years.

23:38

Kyle Sweet

I think being a lawyer, no one hates a lawyer more than other lawyers. And what I hated about law school, I went from the world of if I just said the right words into a radio, it would cause sirens screaming to my location.

23:55

Kyle Sweet

Help me out. And most people don't have any idea what that's like, but we know what it's like to be in a family or a team. And for me, law school was competitive. People would hide. This is back in the days of books. They would hide books that, that we're all supposed to go find these books in the legal writing class and copy out the citations.

24:10

Kyle Sweet

They would hide them from one another. It was a terribly uncollaborative environment. Not teamwork at all. So when I then, started my own firm and we started CCW, that's the mindset we have, is this is our team.

24:23

Kyle Sweet

We are the people who, when you say the right words in that radio or the phone, the text or the email, you're going to hear the lights and the sirens screaming towards you because that's the company we built. That's what gives us the most, I think, pride over, over fulfilling the promise that we make when somebody signs up.

24:40

Mike Darter

And I think just to finish off, I'll say this, when, when we had that case in North Carolina. Justin and I went out and we went out to actually do some interviews with the attorneys, and. And he just wanted to.

24:55

Mike Darter

To jump in, and we were like, no, we don't want to. We don't want to put you in the forefront. We want to interview attorneys and kind of keep you in the background. But he wasn't having it because of what we did for him and the experience that I had with him personally.

25:09

Mike Darter

and Justin knows, we broke down in that hotel room. coming home on that plane, I was the last person off that plane because I was balling. I was looking out the window, and I realized, man, this is like, this is it.

25:26

Mike Darter

this is what came out of that experience that I had years ago. And this is what we got to. And that was a moment when I knew. I was like, wow, this is like, this is something special. This is not just a company.

25:40

Mike Darter

This is not just a service that we're providing. It goes way more than that. So, anyways, thanks for joining us. keep up with our podcast with our information, and, if you have any questions, put it below.