The proliferation of big money prize pay-offs has spread through sports in the last several years. It is now a part of nearly every major sporting event. Sponsors love the strong impressions, teams love the added inventory and entertainment value, and fans love to see the drama unfold. And everybody loves a big money prize-winner... except this guy.

Accounts Manager Todd Overton has been with SCA Promotions for 9 years. SCA Promotions is the number one prize indemnification company, with over $60 million dollars in claims paid. Founded in 1986 by World Bridge Champion Bob Hammond, whose expertise in Bridge helped him develop the actuary methods he uses in prize indemnification. SCA Promotions started with a simple Hole-in-One indemnification, then added half court shots and grand slam innings and now have hundreds of turnkey contests and promotions.

Todd Overton joins us for the August Interview to discuss the indemnification industry and how teams and events are using companies like SCA to create and enhance their game entertainment.

Gameops.com: Let's start with the basics... just what is prize indemnification?

Todd Overton: It's the easiest question, but one of the most difficult to answer. Essentially it is indemnifying against an event from happening.

Gameops.com: Can you give us some background on SCA Promotions?

Todd Overton: SCA was founded in 1986 by Bob Hammond. Bob is the World Bridge Champion, and clearly has a gift for odds calculations. Bob started a company called Sports Contest Associates in 1986 that shortly
afterwards became SCA Promotions.

We started off with the very basic Hold-in-One golf shots, half-court shots, and Grand Slam Home Run Inning contests. The business quickly grew and added other promotions for other industries such as radio, media, gaming, and retail promotions. SCA started with 3 employees and we now have 85. We are now the largest indemnifier in the business.

Gameops.com: Give us some examples of the turnkey contests and promotions?

Todd Overton: In basketball you have the half-court shot. It is popular because it’s easy to set-up, easy to understand and it is seen as something that can actually happen. This promotion is still really popular with teams. This is an example of a ‘spectator participation’ event.

A great example in baseball is called the Grand Slam Inning promotion. This is an example of a player participation game. It is also popular because it is simple, inexpensive and easy to use in various forms. You pick one inning and if your team hits a grand slam in that inning one fan wins a grand prize. For example you may use this with a auto dealer. Fans register at the dealer. One fan wins tickets to each game, and that fan is the winner if the Grand Slam is hit. It drives traffic to the dealer, is easy to follow, and implement.

In hockey the most popular is the mouse-hole, where a fan tries to shoot a puck through a small hole in a board in that is put in front of the net. We call that “Hockey Score-O”. It’s popular because it too is inexpensive, easy to do, and easy to understand. The signboard in front of the net is also provides the sponsor exposure during the contest.

In our industry everyone has seen the half-court shot and the shoot the puck through a hole. Games like this are easy and quick, but in many places they have run their course.

Many clients now have their own ideas, which we can help to tweak and package into promotions we can indemnify.

Gameops.com: What makes for a great contest from your perspective?

Todd Overton: There are really four things to consider. If they miss on any of these levels you might have some problems.

1. Inexpensive - Is it affordable. Yes it’s great to give away a million dollars, but it has to make sense for teams and sponsors.
2. Understandable - Fans must be able to follow it. Everyone needs to understand what has to happen for the person to win. Simple is better.
3. Sponsorable - Is the contest something that has an element that has a clear sponsor opportunity. The sign in front of the goal in hockey is the best example. Everyone in the arena is looking right at it.
4. Odds - What are the odds of this happening. It can’t be too easy (or it gets expensive) nor can it be impossible or fans will tire of it quickly.

Gameops.com: What kind of odds are you looking for?

Todd Overton: Consider a scale of odds from 100:1 to 500:1 (likely to occur once every 500 attempts). A contest that has odds of 100:1 will be too expensive to be very effective and a contest that has odds worse than 500:1 will be perceived as undoable. When fans see that it is so unlikely they get
bored quickly and can even develop a negative view of the contest and sponsor.

We try to get in the range of 200:1 to 300:1 for most promotions.

Gameops.com: How do you come up with these odds?

Todd Overton: We field-test every new idea. That is one of the perks of being one of our 85 employees. Every few weeks we all have to go out and shoot baskets or play hockey to test an idea. With out 85 employees we have a good mix of people and we can develop pretty accurate odds from there.

Gameops.com: How long does it take to prepare for use one of your turnkey contests?

Todd Overton: You can call as late as the day before the game, although we prefer a little more notice so we can provide better customer service. The paperwork usually only takes an hour to prepare for the turnkey contests, and we can always get everything done within 24 hours. In fact we have had some people call the morning of a golf tournament for Hole-in-One coverage.

Gameops.com: So if a team comes to you with a new idea how long does that take to process?

Todd Overton: We just had a team call about creating a contest where a fan would hit a baseball from a tee (at home plate) and try to hit the ball inside a barrel placed just beyond 2nd base, like a Texas League blooper.

In this case we have some data from a similar contest that we can apply to create a price structure.

If it turns out the idea has some mass market potential we will go out and field test it further to get even more accurate numbers.

Sometimes if an idea is just too crazy we try to offer some alternate choices. But if they insist on a certain promotion or contest we will do our best to hammer out the details and get them a price.

Gameops.com: How long does that process take?

Todd Overton: We will get you pricing in 24 hours on almost anything. We really work hard to provide the best customer service, since at the end of the day insurance is insurance is insurance. Most quotes from different vendors will be pretty similar, so we separate our company from the others with our service.

Gameops.com: And your charm and good looks.

Todd Overton: (no comment)

Gameops.com: What's new this year, in terms of sports promotions?

Todd Overton: In hockey we have a new game that we tested last year and its really becoming popular. It is called Shuffle Hockey. It's low maintenance and easy to run. A fan starts with a puck in a face off circle and shoots diagonally across ice trying to put the puck into the far face off circle. If it goes anywhere in the large circle...
the fans wins $100. If it stops in the face off dot they win $10,000.

We also have a new 6-shot sequence for hockey. A fan takes a shot from the 5 face off circles and one from the far corner on red line. If they make all 6 shots they win (Todd: I would also add that you can sponsor each of the six spots with smaller prizes which will also maintain the interest if they miss the first shot).

In basketball we have a contest just like the NBA’s 3-point All-Star shootout. Set up the same way, 5 racks of 5 balls. If they make 20 shots they will the big prize.

In football we have a great promotion called the Kick-off Payoff. If your team returns the opening kick-off for a touchdown a selected fans wins. It is a great contest for restaurants and bars as well.

Gameops.com: What should a team look for when choosing a prize indemnification company (other than your logo)?

Todd Overton: Along with the final quote comparison, you should consider these 4 things:

1. Who have they worked with?
2. Who have they paid (teams and contacts)? Ask for referrals.
3. Who is their underwriter?
4. How long have they been in business?

If a one bid is significantly different from the rest you should be leery. Most of this is straight odds, so the bids should all be relatively close. The deciding factor is often who can we trust to pay quickly and who will provide us with the best customer service.

Thanks to Todd Overton, Sheila Murphy-Brian and SCA Promotions for this months interview.

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The prize indemnification industry exploded in 1993 after a contestant for a Million Dollar Shot at a Chicago Bulls game made the shot.

The contest gained national exposure for the Bulls as well as their sponsor. That one event showcased that “It can happen” while showing sponsors the clear value it provided. The contest also showed the incredible emotion the event can generate and created a increased demand by fans for contests of that nature.

http://www.gameops.com/content/interview/00/08.php
The contest also had some interesting ancillary fallout. The indemnifier refused the pay the claim, costing them their reputation. Michael Jordan, who was so caught up by the emotion of the event, at one point even offered to pay him if the Bulls and the indemnifier would not. In the end the contestant was paid for making the three-quarter court shot.

The contestant was recruited by the Harlem Globetrotters and briefly toured with them as the "Million Dollar Man".

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News stories

- Three Point Shot for a Million Dollar
  (News Story)
- Hornacek misses Million Dollar Shot
  (News Story)
- Million Dollar Shot Misses
  (News Story)