



COTTINGHAM & BUTLER

# Construction Practice







“It is extremely important to stay up to date on rules and regulations. Cottingham & Butler has helped us do that.”

**CREED WAELCHLI**  
Assistant Vice President  
Cottingham & Butler

**DOUG RICHOU**  
Foreman  
Universal Climate Control (UCC)

**SCOT GEISLER**  
President  
Universal Climate Control (UCC)

**SCOT GEISLER, UNIVERSAL CLIMATE CONTROL (UCC)**

# Better Every Day

Since 1887, Cottingham & Butler has delivered specialized insurance solutions to thousands of clients throughout the U.S. The Cottingham & Butler Construction Practice provides holistic and customized insurance, safety and risk management services to help clients navigate the unique and critical risks faced by the construction industry. Our team is comprised of leading construction risk experts, who pride themselves in their ability to proactively identify and manage risks, so clients can focus on running their businesses.

Our insurance and safety expertise, plus leading claims and loss prevention tools, are unmatched in the construction industry. Our mission is to help our clients proactively reduce frequency and severity of losses, structure optimal insurance coverages, transfer risk whenever appropriate and possible, consistently improve safety programs and become a valuable, long-term partner that helps build profitable enterprises.







# Construction Specialists

The heart of Cottingham & Butler is our people. Our dedicated Construction Practice is comprised of innovative, knowledgeable and passionate professionals who focus on a single goal — knowing our clients’ businesses so we can help make them better every day. Many on our team have worked in the construction industry prior to beginning careers at Cottingham & Butler. Every day, we deliver on cutting-edge ideas and tools that add value to our clients and reduce their cost of insurance over time.

**The Cottingham & Butler Construction Practice includes:**

- Safety Consulting and Loss Prevention
- Insurance Program Design
- Brokerage and Consultancy
- Cost Management and Claims Services
- Contract Review
- Surety and Bonding
- Custom Diagnostic Tools to Drive Best Practices for Clients

Contact your Cottingham & Butler representative today to learn more about our process and experience the advantage of having our team build a customized insurance and risk management program for you.

**CONSTRUCTION PRACTICE**

563.587.5407  
ConstructionPractice@CottinghamButler.com

“The advice we receive from the Cottingham & Butler team is technical and in depth, something we never thought about prior to coming onboard.”

**AARON KROGMAN**  
Vice President  
Cottingham & Butler

**JILL BOGE**  
Director  
Cottingham & Butler

**BRIAN BURESH, BURESH BUILDING SYSTEMS, INC.**



# Risk and Insurance Solutions

The risks companies face in the construction industry are complex and demanding. There is no one-size-fits-all approach to insurance and risk management. The Cottingham & Butler Construction Practice offers invaluable expertise and a hands-on approach that helps protect our clients' businesses and their most valuable assets.

We act as your consultant — not just a broker. Our proprietary Risk Management Assessment (RMA) provides a complete analysis and roadmap that will optimize each client's unique insurance program across all coverages, identify risk transfer options, and develop solutions to better manage claims and prevent losses.

Our Construction Practice knows that effective risk transfer is exceptionally important to our clients. Our team of experts review insurance requirements and risk transfer provisions, and we leverage our partnership with a national law firm when needed to provide legal advice on these subjects at no cost to our clients.

## Tailored insurance products for the construction industry:

- Commercial General Liability
- Commercial Auto
- Workers' Compensation
- Umbrella Liability
- Builders Risk
- Floaters
- Contractors Equipment
- Commercial Property
- Commercial Crime
- Contractors Professional Liability
- Contractors Pollution Liability
- Management Liability
- Cyber Liability
- OCIP/CCIP
- Surety
- Subcontractor Default



**TIM CONLON**  
President  
Conlon Construction Co.

**ROBERT WUEBKER**  
Account Executive  
Cottingham & Butler

**POPPY CONLON**  
Business Development  
Conlon Construction Co.

**JARED SIGWARTH**  
Vice President  
Cottingham & Butler



# Alternative Risk Financing

In addition to working with many of the largest construction captives in the country, in 2008, Cottingham & Butler established a member-owned group captive specifically for clients in the construction industry. Construction Specialty Insurance Limited (CSIL) is a vertically integrated captive that enables firms in the construction industry to take greater control of their own safety programs, insurance spend and claims experience.

Membership in a captive requires a significant commitment to risk management. Rather than a conventional insurance company profiting from the insured's superior performance, members of the captive can reduce their cost of risk when losses are lower than projected.

From the beginning, CSIL has focused on one thought: insurance is a cost that can and should be controlled by the buyer of the policy. The mystery of the insurance industry should be unveiled. Shareholders should be in control of their insurance destinies and should not be dictated to by the insurance industry.

Whether a client is a member of a captive or utilizes a large deductible plan, a retrospective program, or self-insurance, we are experts in alternative risk financing and bring solutions that encourage our clients to bet on themselves.

**"Since joining CSIL, our overall safety culture has improved dramatically, which of course, improves our profitability."**

DAN GRAVES, GRAVES CONSTRUCTION

AARON KROGMAN  
Vice President  
Cottingham & Butler

DAN GRAVES  
President and CEO  
Graves Construction

An average of  
**99%** captive  
member retention





# Safety Services and Loss Control

Effective risk management means evaluating risks and exposures and implementing procedures to avoid or minimize the impact of a given risk. To protect your brand and bottom line, you need highly specialized safety professionals who are dedicated to the construction industry. At Cottingham & Butler, our team of construction and safety specialists work with our clients to increase awareness and implement custom safety control and loss prevention strategies. Our goal is to help our clients proactively manage risk and lower their overall cost of insurance over the long-term.

## Safety & Loss Prevention Services:

- **Safety GAP Analysis:** Identify causes driving loss trends and develop a going-forward strategy to mitigate future losses.
- **ContractSmart:** Benchmark your current procedures with industry best practices relating to contractual risk transfer. Learn how to more effectively transfer risk away from your company.
- **Jobsite Visits:** We work with clients to complete jobsite inspections to improve site and worker safety and ensure optimal safety programs are implemented.
- **Safety Webinar Series and Risk Management Safety Workshops:** Interactive training opportunities for clients to collaborate with other like-minded companies.

## Training & Development

**Risk Management Center:** This risk mitigation platform provides our clients access to a best practices safety library, trainings, webinars, educational materials, incident tracking, certificate management, regulatory and compliance resources, HR integration and more. This platform helps our clients manage risk exposures and develop effective workplace safety programs to reduce claims, losses and related costs.

“Safety has always been the top priority for our business. Cottingham & Butler has been a well-trusted business partner for us.”

**NICOLE GENTZ**  
Account Manager  
Cottingham & Butler

**DAN LEIBFRIED**  
Manager  
Giese Roofing Company

**MARK GIESE**  
Co-Owner  
Giese Manufacturing

MARK GIESE, GIESE MANUFACTURING





**BRENDAN SINNOTT**  
Account Administrator  
Cottingham & Butler

**KELSEY STREINZ**  
Assistant Vice President  
Cottingham & Butler

**JAKE WEBER**  
Risk Management Consultant  
Cottingham & Butler

“Our dedicated claims advocates ensure each client’s unique needs are met and act as true partners in the management and resolution of claims.”

# Claims Services

## Advocacy

When a claim occurs, urgent and effective claims management dictates the outcome and ultimate cost paid by the insurance carrier. Cottingham & Butler’s team of expert and dedicated claims advocacy professionals have extensive experience serving the construction industry. We act as an advocate on behalf of our clients, helping them navigate the complexities of the claims process and securing favorable outcomes.

## Third-Party Administration

CBCS (Cottingham & Butler Claims Services) is our in-house, third-party casualty claims administrator. We believe a TPA should be a transparent partner to the clients they serve. CBCS has been handling casualty claims for the construction sector for many years and provides superior claims service for large deductible, self-insured, program and captive clients.

### Key claims management differentiators:

- Single point of contact
- Reserves set based on our assessment of the claim value, rather than worst-case scenario or the insurance company’s historical average
- Claims representatives are litigation management experts
- Nurse case managers are assigned to lost-time workers’ compensation claims
- Clients receive claim reviews led by their dedicated adjuster



# Employee Benefits and Human Resources

Today's companies are confronted by rising healthcare costs, recruiting and retention challenges, compliance risks and administrative challenges. The Cottingham & Butler Employee Benefits team helps companies of every size balance the pressures of offering a competitive benefits program while controlling costs. We help our clients design a total rewards benefits plan that helps drive positive, sustainable growth.

## Our Employee Benefits services include:

- Health and Welfare Consulting
- Human Resource & Compliance Services
- Employee Engagement & Communication
- Voluntary Benefits
- Wellness & Medical Management

## Compliance Services

Our Compliance Consulting team delivers valuable regulatory and compliance support through access to our in-house compliance attorneys, consulting and communication specialists.

## Employee Communications

Our extensive knowledge and work in the construction industry means that our in-house communications team understands the unique challenges of connecting with your employees. We design custom employee benefits communications to help inform employees and ease HR's administration burden.

## Voluntary Benefits

Our team will help you build an effective product portfolio, educate employees and provide enrollment services for voluntary benefit products -- providing your employee's extra protection with little to no direct effect on an your bottom line.



**DREW WAGNER**  
Risk Management Consultant  
Cottingham & Butler

**EMILY GLANZ**  
Risk Management Consultant  
Cottingham & Butler

# Surety Bonds

## Surety and SDI

The Cottingham & Butler Surety team has the knowledge and expertise to solve even the most complex problems for our clients. With an aim to structure a program that will provide a contractor with the flexibility to capitalize on strategic opportunities, we focus on consultancy to help our clients understand how best to position themselves for success.

## Program Design

We analyze and optimize surety programs to ensure that your program parameters are providing the lowest possible cost with flexible capacity terms to help you win the types of projects that you pursue.

## Market Relationships

We partner with a number of sureties on a regional and national level. We advocate for our clients and obtain results by leveraging our strong and deep relationships.

## Benchmarking and Services

Our proprietary reports go well beyond financial performance. Through our unique process, we provide clients with insight that helps them outshine the competition.

## Subcontractor Default Insurance

We help our clients limit the risk of subcontractor default through a comprehensive approach that includes a "constant qualification" (assessment and implementation), selection process, real-time quality contractor and verification, and contractual risk transfer.





Cottingham & Butler



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