

A person in a business suit is sitting at a desk, holding a pen over a laptop. The background is blurred, showing a window with a view of a building. The overall scene is professional and focused on business work.

Cottingham & Butler

Claims Advocacy

At Cottingham & Butler, we have a dedicated team of problem solvers in the form of a Claims Advocacy team. The primary goal of our Claims Advocacy team is to work with insurance company adjusters to negotiate and resolve tense or complex claim situations. Much of our problem-solving involves leveraging our relationships with insurance companies to get our clients fair and timely claims outcomes.

www.CottinghamButler.com

CLAIMS ADVOCACY

The Cottingham & Butler Advantage

Forward Thinking

From day one, our team works to identify what may be impeding a claim to then remove the impediment. Depending on the claim scenario, we may persuade insurance adjusters to decrease claim reserves to help with the policy renewal process or follow up for regular status updates on the claim to maintain forward momentum to resolution.

These kinds of advocacy activities, while not necessarily measurable from a financial standpoint, contribute to the idea that “time is money,” meaning that anything that can be done to speed up the claims process should result in some kind of cost savings.

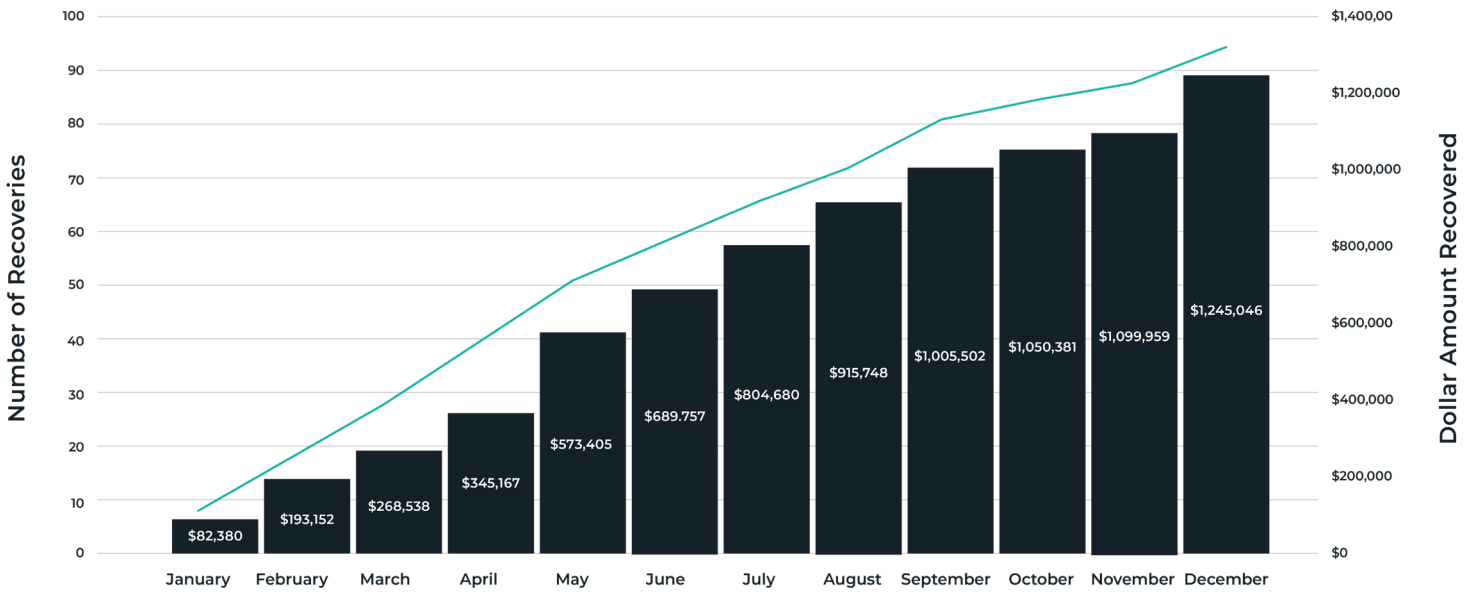
Advocating for Our Clients

While there are many different types of claims advocacy that we do for clients, our Claims Advocacy team at Cottingham & Butler really likes to be able to advocate for clients in such a way that it is measurable on the company’s bottom line. This tends to be in the form of successfully challenging claim valuations, overturning coverage denials and adverse liability determinations, and pursuing recoveries against negligent 3rd parties for out-of-pocket expenses incurred by clients.

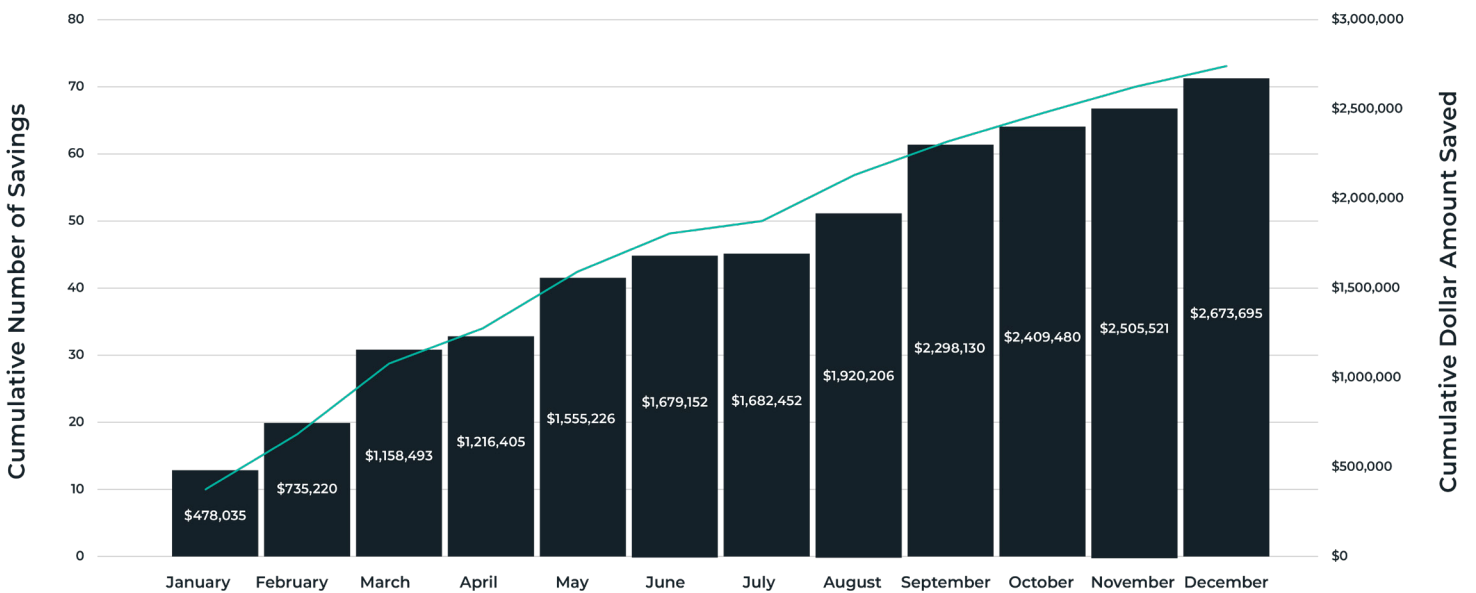
Cost Savings

In 2022 alone, our Claims Advocacy team saved and recovered nearly \$4 Million on behalf of our clients. Of this amount, \$1.25 Million was attributed to recoveries while the remaining \$2.75 million or so was attributed to savings. The average savings per claim was \$36,625, with the largest savings being \$325,000, earned from overturning a coverage denial. The average recovery per claim was \$13,245, with the largest recovery being \$117,000.

2022 Brokerage Claims Recoveries



2022 Brokerage Claims Savings



WANT TO LEARN MORE?

Interested in learning how Cottingham & Butler can help your organization?

Please contact your Cottingham & Butler representative.

www.CottinghamButler.com

