

COTTINGHAM & BUTLER

# TRANSPORTATION GROUP





**MARK ROLING**  
Senior Vice President, Transportation Group  
Cottingham & Butler

**CHRIS VOGEL**  
Senior Vice President, Transportation Group  
Cottingham & Butler

**CHRIS PATRICK**  
Senior Vice President, Transportation Group  
Cottingham & Butler



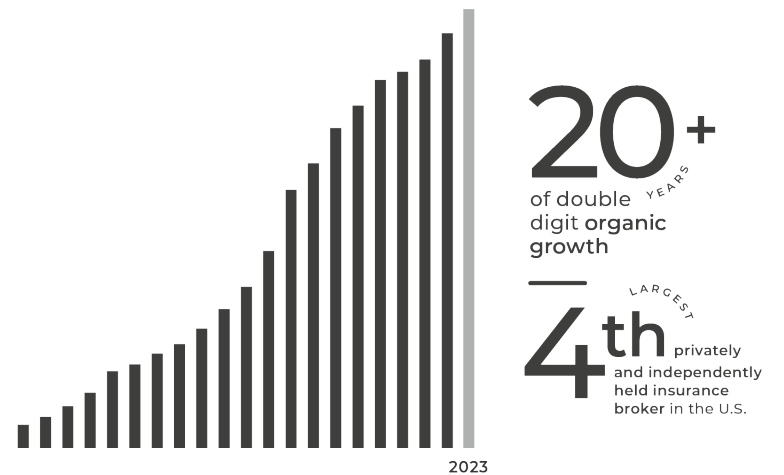
**CHRIS LOEWENBERG**  
Vice President, Transportation Group  
Cottingham & Butler

# BETTER EVERY DAY

At Cottingham & Butler, we represent a unique spirit of partnership that is built on delivering value, vision and excellence to our clients. It is our commitment to consistently deliver better advice, better service and better ideas than our competitors. Every Day.

**Recognized as the largest trucking insurance broker in the nation, we are proud to partner with a vast array of clients who trust us to deliver a better experience and a better set of solutions.**

As a leading insurance provider to the transportation industry, we offer a full range of traditional and non-traditional insurance solutions.



# THE TRANSPORTATION EXPERTS

There is no industry where insurance matters more than transportation. Our approach is to partner with companies where insurance actually matters, where expertise is valued and we can make a real difference in their business.

“We believe it is our duty to surround our clients with the best solutions and resources to help them grow. We’ve built our business on helping these clients find better, smarter ways to buy insurance, lower claims and achieve results.”





INDEPENDENT  
CONTRACTOR PLATFORM



COTTINGHAM & BUTLER  
TRANSPORTATION  
SUMMIT

“The Cottingham & Butler Transportation Summit is an extraordinary experience filled with visionary speakers, real-world solutions, and incredible networking opportunities.”

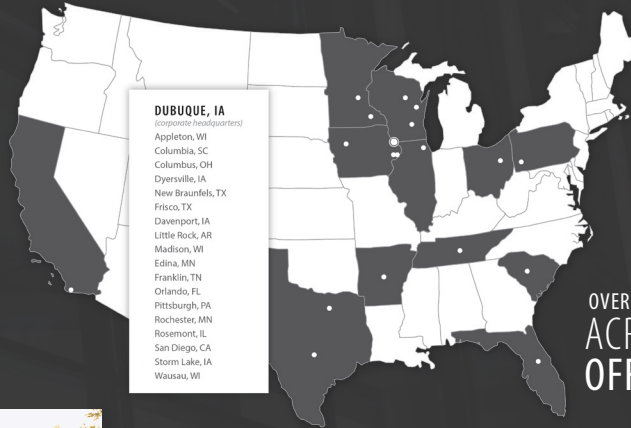
▶▶▶ Transportation Summit | [www.cbsummit.com](http://www.cbsummit.com)

ACCESS TO RISK  
MANAGEMENT  
SUCCEED  
PORTAL



RMA  
RISK MANAGEMENT  
ASSESSMENT

PARTICIPATING  
IN OVER  
30 TRUCKING  
ASSOCIATIONS



- DUBUQUE, IA  
*(Corporate Headquarters)*  
Appleton, WI  
Columbia, SC  
Columbus, OH  
Dyersville, IA  
New Braunfels, TX  
Frisco, TX  
Davenport, IA  
Little Rock, AR  
Madison, WI  
Edina, MN  
Franklin, TN  
Orlando, FL  
Pittsburgh, PA  
Rochester, MN  
Rosemont, IL  
San Diego, CA  
Storm Lake, IA  
Wausau, WI

OVER 1,000 EMPLOYEES  
ACROSS 17 REGIONAL  
OFFICE LOCATIONS

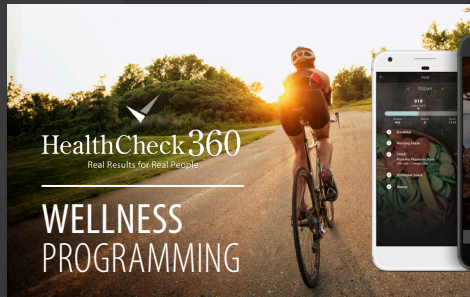
OVER 2,500  
BROKERAGE  
CLAIMS  
CLIENTS



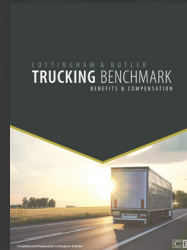
OVER \$133  
MILLION  
IN DIVIDENDS  
RETURNED TO  
MEMBERS



HealthCheck360  
*Real Results for Real People*  
WELLNESS  
PROGRAMMING



TRUCKING BENCHMARK



OVER 10 YEARS  
OF PROPRIETARY  
TRUCKING  
BENCHMARK  
DATA

TWO  
LARGEST  
TRUCKING  
CAPTIVES  
IN THE WORLD



OVER 185  
CAPTIVE  
MEMBERS

SisCo  
*Experience the Benefits*  
BENEFITS  
ADMINISTRATION



SERVING OVER

2,500  
CLIENTS

ACROSS THE UNITED STATES



TRANSPORTATION CLIENT MAP

**JUSTIN WENZELMAN**

Vice President, Transportation Group  
Cottingham & Butler

**ASHLEY MOORE**

Senior Account Manager, Transportation Group  
Cottingham & Butler



**BILL KING**  
Senior Marketer, Transportation Group  
Cottingham & Butler

# BROKERAGE SERVICES

At Cottingham & Butler, we have exceptional market access, unrivaled resources and a deep bench of specialists who are solely focused on serving the transportation industry.

## **INSURANCE COVERAGE**

As your trusted advisor, we take the time to match your business with the right coverage in order to provide optimal insurance value and help protect your best interests. We sell a promise to help our clients through life's toughest moments, and it has to deliver when called upon.

## **UNRIVALED SERVICE STANDARDS**

Our business is built entirely around service, and we obsess over the client experience. We believe that our ability to solve problems plays an important role in how our clients are able to grow their business and have become relentless in our efforts to deliver real results.

## **MARKET ACCESS**

Our experience and reputation in the transportation industry gives clients a distinct advantage in securing the most competitive terms from the industry's top insurance markets. We partner with the best insurance carriers to deliver exceptional insight, valued underwriting expertise and a comprehensive portfolio of products.

## **RISK MANAGEMENT ASSESSMENT (RMA)**

Rather than a one-size-fits-all approach, our proprietary Risk Management Assessment (RMA) provides a complete roadmap for optimizing each client's unique insurance program across coverage, risk transfer options, claims management and loss prevention. While most brokers skim the surface, we dig in to the details to determine what risks exist and how to manage them in a way that best suits our client.

## **ANALYTICS/BENCHMARKING**

Helping drive continuous improvement, we offer a suite of reporting and benchmarking tools that help our clients make better business decisions around key industry performance trends, including loss history, exposures and coverages and safety management.



AN AVERAGE OF **99%**  
**CAPTIVE**  
**MEMBER**  
**RETENTION**

MORE THAN **\$159 MILLION IN**  
**DIVIDENDS RETURNED**  
 TO MEMBERS OVER THE PAST 25 YEARS

LEO NAUMANN  
 President  
 Jeff Foster Trucking

CHRIS VOGEL  
 Senior Vice President, Transportation Group  
 Cottingham & Butler

SHANNON ZIMMERMAN  
 Senior Account Manager, Transportation Group  
 Cottingham & Butler





**JEFF FOSTER**  
TRUCKING INCORPORATED  
SUPERIOR, WI

**JEFF FOSTER**  
CEO  
Jeff Foster Trucking

**JIM MANION**  
Chief Financial Officer  
Jeff Foster Trucking

## CAPTIVES

Cottingham & Butler is the industry's leading captive provider, offering group trucking captives for over 25 years and building the two largest trucking captives in the world. We have the expertise and resources needed to deliver top-of-the-line captive solutions to help best-in-class companies regain control of their insurance program and turn the expense of insurance into a financial reward.

### CLAIMS CONTROL

Nowhere is control more important than in the claims management process. Our in-house claims professionals understand your expectations, operate under total transparency, and ultimately handle your claims dollars as if they were our own.

### PROGRAM CONSISTENCY

Forget insurance volatility - no more last minute renewals or wild market swings. By joining a member-owned group captive, you get quality, stability and predictability, which drives down costs and increases your bottom line.

### PROVEN RESULTS

Through systematic safety programming, methodical claims handling and appropriate program structure, our members continue to have a competitive advantage. Cottingham & Butler captives have a strong track record of improving member performance and profitability.

# SAFETY MANAGEMENT SERVICES COMPANY



Safety Management Services Company is Cottingham & Butler's in-house loss control services team. Working with over 200 motor carriers across the U.S., we provide cost effective, professional safety services to the transportation industry. Our innovative approach to fleet safety involves developing custom programs that meet the unique needs and address the specific losses of every client.

## TRANSPORTATION SAFETY ASSESSMENTS

Our proprietary safety assessment evaluates the motor carrier's current safety program against established practices in the transportation industry.

## DRIVER RISK EVALUATION

Our exclusive annual driver review program measures driver safety performance, rating a driver's accident history, hours-of-service violations, OOS inspections, years of experience and age.

## RISK IMPROVEMENT PROCESS (RIP)

We analyze motor carrier losses to identify and correct root causes and formulate recommendations that reduce loss triggers related to workers' compensation and auto liability claims.

## ACCIDENT COUNTERMEASURES

SMSC provides self-directed driver-training tools that address crash avoidance and work related injuries, using real accident depictions and data from the motor carrier's loss history.

## MANAGEMENT TRAINING PROGRAMS

SMSC offers a series of training modules that outline the roles your leadership and operations teams have in the success of your fleet safety system.

## EVENTS & WEBINARS

We provide a series of professional training and knowledge-building events that cover the latest in transportation safety practices and compliance information.



JON VINJE  
President  
Halvor Lines, Inc



CLIENTS CONTINUALLY  
EXPERIENCE  
IMPROVED  
SAFETY SCORES



“Cottingham & Butler has helped direct our passion for fleet safety in ways that are refreshing and culturally contagious. Partnering with SMSC, we feel confident in our safety programs.”

ADAM LANG, CHIEF RISK OFFICER  
HALVOR LINES

CHAD HOPPENJAN  
Assistant Vice President, SMSC  
Cottingham & Butler

ADAM LANG  
Chief Risk Officer  
Halvor Lines, Inc

**MEDICAL  
COSTS 34%**

BELOW NCCI AVERAGE

**INDEMNITY  
COSTS 53%**

BELOW NCCI AVERAGE

*\*BASED ON AVERAGE 2016 PER LOST-TIME CLAIMS*



**MIKE BIRKETT**  
Executive Vice President of Safety & HR  
Foodliner, Inc

**DAVE FRANSON**  
Senior Vice President, CBCS and SMSC  
Cottingham & Butler



# COTTINGHAM & BUTLER CLAIMS SERVICES



Cottingham & Butler Claims Services (CBCS) is an industry-leading third-party claims administrator that provides first-rate claims services to guaranteed cost, large deductible, captive insurance and self-insured clients. CBCS acts as a true guardian of your claims dollars and puts cost management back in your hands.

## **SINGLE POINT OF CONTACT**

CBCS clients receive a dedicated adjuster for Auto Liability/Physical Damage and one for Workers' Compensation. Claims adjusters are available to you 24 hours a day.

## **RESERVE PHILOSOPHY**

CBCS sets reserves based on our assessment of what the claim is worth rather than the worst case scenario or insurance company's historical average.

## **LEGAL SOPHISTICATION**

CBCS Casualty Claims representatives are litigation management experts, experienced at working with and against attorneys.

## **COORDINATED NURSE CASE MANAGEMENT**

Nurse case managers are assigned to every lost-time workers' compensation claim.

## **NATIONAL DISCOUNT (PPO) NETWORKS**

CBCS works with several national PPOs to access discounts on medical bills. Our average discount per client is 21%.

## **CLAIM REVIEWS**

We offer to conduct a minimum of two claim reviews per year with your organization.

## **LOSS CONTROL**

All large losses, as well as monthly updates on overall frequency and severity of losses, are reported to our in-house safety team.

## **CBCS FEE TRANSPARENCY MODEL**

**MOST TPAS  
FOCUS HERE**

**CBCS PROVIDES  
FEE TRANSPARENCY  
AND REDUCES  
COSTS**

# CLAIMS ADVOCACY

Claims are inevitable, and unfortunately they can become more complex and confusing than they need to be. From the initial claims set up with your insurance carrier, to having an advocate on your side pushing for the best results, our team is here to help you drive results.

## CLAIMS INTAKE


Our claims intake team helps get your claims set up and provides confirmation notices and new loss reports, identifying the key people who are working on a particular claim. We also refer larger, more complex claims to the advocacy team to ensure you have a partner at your side through the life of the claim.

## CLAIMS ADVOCACY

Whether stuck in the middle of a valuation or coverage dispute, need help with a case valuation and settlement approach, or just need that extra experience to help steer a claim in the right direction, our experienced claims advocacy team takes aggressive action to help get the best possible outcome.

## CLAIMS RESULTS

By working on your behalf, we help protect your bottom line. As your advocate, we ensure open communication and time-sensitivity on every claim. Our team remains involved throughout the entire claim process, and conducts regular claim reviews to help drive positive change and better outcomes.



LAURA WATSON

Director of Claims Advocacy, Transportation Group  
Cottingham & Butler



“When it comes to helping you at the time of a loss, **no one is better than the Cottingham & Butler Claims Advocacy team.** They are incredibly skilled professionals who understand trucking and are committed to helping you through the entire claim process.”

# INDEPENDENT CONTRACTORS

At Cottingham & Butler, we understand the unique insurance needs facing Independent Contractors and the motor carriers they are leased to. Through our deep insight and extensive experience, we are better positioned to serve as your partner as your business grows, providing flexible insurance options that are designed to reduce accidents and minimize costs.

## INDEPENDENT CONTRACTOR ASSESSMENT

Our Independent Contractor Assessment analyzes the insurable and non-insurable aspects of risk involved in independent contractor operations. It allows motor carriers to discover where contractor gaps exist, identify potential consequences and provides solutions to help close those gaps.

The Independent Contractor RMA encompasses over 130 points of exposure across three main areas - Insurance, Administration and Legal Compliance.

## INDEPENDENT CONTRACTOR RISK SCORECARD

Our Independent Contractor Risk Scorecard measures more than 60 critical items related to contractor misclassification and benchmarks results against the best in the business. We have developed best-in-class processes that our clients have successfully implemented to avoid misclassification and in turn keep their companies properly protected.

▶▶▶ **Independent Contractor Risk Scorecard** | [www.cottinghambutler.com/icriskscorecard](http://www.cottinghambutler.com/icriskscorecard)

## INDEPENDENT DRIVER SOLUTIONS (IDS)

Our Independent Driver Solutions program provides flexible insurance options that are managed by trucking experts. This exclusive program provides the coverage independent drivers need from a partner they can trust.

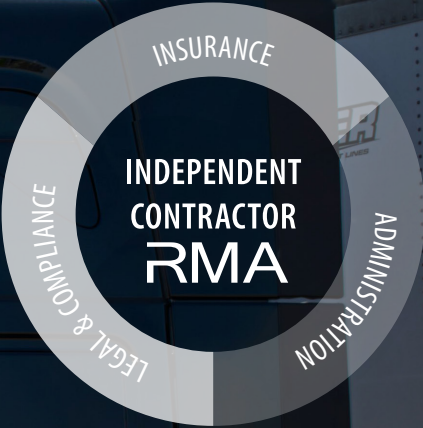
## COTTINGHAM & BUTLER/UTBA BENEFITS CONTRACTOR PROGRAM

Independent Contractor clients have the opportunity to enroll in a variety of high-quality, low-cost benefits through the Cottingham & Butler and UTBA (Universal Trucking Benefits Association) Contractor Program.



WES DIGMANN  
Vice President, Transportation Group  
Cottingham & Butler





TUCKER

TUCKER  
FREIGHT LINES

COTTINGHAM & BUTLER  
CONTRACTORS TRAVEL OVER  
**1.5 BILLION**  
MILES ANNUALLY

AJ TUCKER  
President  
Tucker Freight Lines

SAUNY TUCKER  
CEO  
Tucker Freight Lines



OVER **10 YEARS**  
OF PROPRIETARY  
TRUCKING  
BENCHMARK DATA

TOM GROJEAN  
CEO  
Hirschbach Motor Lines, Inc

KIM BECK  
Vice President, Employee Benefits  
Cottingham & Butler

BRAD PINCHUK  
President  
Hirschbach Motor Lines, Inc



# EMPLOYEE BENEFITS

Working with hundreds of trucking clients across the U.S., we help companies of every size balance the pressures of offering competitive benefits programs while controlling costs. Our consultative approach focuses on the key drivers impacting your health plan, which ultimately helps you recruit, retain and engage your drivers and workforce.

## TRUCKING BENCHMARK

The annual Cottingham & Butler Trucking Benchmark Survey provides a complete review of how your benefits program compares to others in the industry and offers valuable insight into many key aspects of your employee benefits strategy.

▶ ▶ ▶ **Trucking Benchmark Survey** | [www.cottinghambutler.com/truckingsurvey](http://www.cottinghambutler.com/truckingsurvey)

## COMPLIANCE SERVICES

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

## EMPLOYEE COMMUNICATIONS

Our extensive knowledge and work in the trucking 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 administrative burden.

## VOLUNTARY BENEFITS

We help you build an effective product portfolio, educating employees and providing enrollment services.

## WELLNESS & MEDICAL MANAGEMENT

Our in-house wellness team is a leader in providing performance-based wellness solutions and focuses on improving employee health while minimizing employer costs. Our flexible programming and integrated medical management is designed to support driver health, promote driver retention and lower health plan costs.

A photograph of two women in professional attire standing on a staircase in a modern office building. The woman on the left is wearing a grey blazer over a dark green top and black pants, holding a black folder. The woman on the right is wearing a black blazer over a white and black striped shirt and black pants. They are both smiling and looking towards the right. The staircase has a black metal railing with a decorative pattern. The background shows a bright office space with large windows and white columns.

OVER **300**  
DEDICATED  
TRANSPORTATION  
EXPERTS

**KAYLEE UNGS**  
Senior Account Manager, Transportation Group  
Cottingham & Butler

**KATIE MERRIAM**  
Senior Account Manager, Transportation Group  
Cottingham & Butler



**KELLY WENZELMAN**  
Vice President, Transportation Group  
Cottingham & Butler

## OUR PEOPLE

The heart of Cottingham & Butler is our people. Our team is comprised of more than 300 dedicated, innovative and knowledgeable transportation professionals, focused on a single goal – making our clients better. Every day, our focus is on building consultative relationships with our clients to better understand their business, goals and exposures. We bring together a strong and diverse group of industry professionals with expertise across a wide range of transportation specialties, and years of experience in understanding and delivering on client needs.

### INDUSTRY EXPERTISE


At Cottingham & Butler we expect every member of our team to become an expert in their area - knowing something isn't a luxury here, it's an expectation.

### SOLUTION DRIVEN

We are in the business of solving problems for our clients. We continually challenge ourselves to drive more value for you and your business, and while our goal is to help you resolve issues, we spend time getting to know your business and focus intently on how to eliminate problems before they arise.

### EXTENSION OF YOUR TEAM

Our company was built around the notion of sitting on the same side of the table as our clients. As your trusted adviser, we partner together to help your business succeed far beyond the costs and coverages of your insurance.

A photograph of two men in business suits shaking hands. The man on the left is wearing a grey suit jacket and a purple patterned tie. The man on the right is wearing a dark suit jacket and a dark patterned tie. They are standing in front of a large window with a view of a building. The lighting is bright and professional.

“Due to the first-class people involved in all phases at Cottingham & Butler, there are no surprises. **Just results.**”



## WHEN YOU NEED SOLUTIONS, YOU WANT AN EXPERT BY YOUR SIDE.

Cottingham & Butler is the leading insurance broker in the transportation industry, providing better solutions, better service and better ideas to transportation companies every day. Our team of trusted advisors are here to help you navigate through the complex and ever-changing world of insurance.

See how our clients are running safer fleets, lowering claims and becoming more profitable. Contact your Cottingham & Butler representative to get started.

### TRANSPORTATION GROUP

800 Main Street  
Dubuque, IA 52001  
800.793.5235

### REGIONAL OFFICES

**LITTLE ROCK, ARKANSAS**  
501.255.1609

**ROCHESTER, MINNESOTA**  
507.295.3966

**ORLANDO, FLORIDA**  
407.850.0894

**COLUMBIA, SOUTH CAROLINA**  
803.851.0972

**COLUMBUS, OHIO**  
800.793.5235

**FRANKLIN, TENNESSEE**  
615.567.8078

**ROSEMONT, ILLINOIS**  
847.969.0711

**NEW BRAUNFELS, TEXAS**  
830.214.6405

**DAVENPORT, IOWA**  
563.327.2200

**PLANO, TEXAS**  
469.573.7165



Cottingham & Butler



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