



COTTINGHAM & BUTLER

# Food & Agribusiness







## Better Every Day

Since 1887, Cottingham & Butler has delivered specialized insurance solutions to thousands of clients throughout the U.S. The Cottingham & Butler Food & Agribusiness practice provides clients with holistic and customized insurance, safety and risk management services and proactively identifies and helps manage many of the unique and critical risks faced by food and agribusiness companies.

Better Every Day is not just a slogan, it's a promise we make to ourselves and our clients - to proactively reduce frequency and severity of losses, structure optimal insurance coverages and become a valuable long-term partner to help build stable and profitable enterprises.

**25th**  
Largest Insurance  
Broker in U.S.

**5th** Largest Independent  
& Privately Held  
Insurance Broker in U.S.

“Cottingham & Butler has been an excellent partner in providing advice on not only how to prep for recall, but how to avoid recall.”

**BERNIE RUESGEN**  
Vice President, Human Resources  
Colorado Premium

**MATT MURRAY**  
Vice President, Risk Management  
Cottingham & Butler

**BOB WUEBKER**  
Account Executive, Risk Management  
Cottingham & Butler

**BERNIE RUESGEN, COLORADO PREMIUM**







“Cottingham & Butler continually strives to help clients reduce the cost of risk and purchase less insurance year after year.”

**JAKE HEINS**  
Assistant Vice President, Risk Management  
Cottingham & Butler

**NICOLE GENTZ**  
Consultant, Risk Management  
Cottingham & Butler

**RYAN BUTLER**  
Vice President, Risk Management  
Cottingham & Butler

**MADISON WORZALLA**  
Senior Marketer, Risk Management  
Cottingham & Butler

**BRIAN GRANT**  
Director of Food & Agribusiness  
Cottingham & Butler

## Food & Agribusiness Specialists

The heart of Cottingham & Butler is our people. Simply put, we serve our clients better because we have a team of dedicated Food & Agribusiness specialists who are innovative, knowledgeable and passionate about the industry. We have built a team that is focused on our mission of making clients better every day and who are true Food & Agribusiness risk management specialists. Every day we deliver on cutting-edge ideas and tools that add real value and help our clients reduce the cost of insurance over time.

### TEAM & SERVICES

- Key partnerships with the leading carriers and programs serving the industry
- Food Safety Consultants with experience at the FDA, USDA and State Level
- Loss Control team with direct Food & Agribusiness experience
- Claims team trained and experienced in Food & Agribusiness concerns
- Proprietary programs addressing recall, contamination and property
- Custom diagnostic tools to drive best-in-class practices for clients
- Risk Management Assessment protocol, tailored to Food & Agribusiness

Contact your Cottingham & Butler representative today to experience the difference a specialized team can make.

### FOOD & AGRIBUSINESS PRACTICE

800.793.5235  
[FoodAgPractice@CottinghamButler.com](mailto:FoodAgPractice@CottinghamButler.com)

Dubuque, IA  
Rosemont, IL  
Madison, WI  
Edina, MN  
Tupelo, MS



# Risk & Insurance Solutions

Producing food, in any sector of the industry, does not come without its fair share of risk and responsibility. While risk can vary radically across the supply chain, companies in every area require breadth and depth of knowledge and a unique set of risk solutions to properly address.

The Cottingham & Butler Food & Agribusiness Practice delivers on providing deep insight, years of expertise and a hands-on approach that helps protect our client's businesses and most valuable assets. Our proprietary Risk Management Assessment (RMA) provides a complete analysis and road-map that optimizes each client's unique insurance program across all coverages, risk transfer options, claims management and loss prevention techniques. At Cottingham & Butler, we act as your consultant rather than just a broker, and it's our responsibility to deliver when called upon.

## Tailored insurance products for the Food & Agribusiness industry:

- Property
- Product Recall and Contamination
- Product Liability
- General Liability
- Equipment Breakdown
- Workers' Compensation
- Transportation and Cargo
- Umbrella/Excess Liability
- Livestock and Animal Mortality
- Alternative Risk Financing
- Cyber
- Captives and Programs



“Cottingham & Butler has helped us understand our needs and has gotten us to where we need to be, on coverage and risk retention.”

ROB BRENNEMAN, BRENNEMAN PORK





An Average Of **99%**  
Captive Member  
Retention

**\$220+** Million  
In Dividends  
Returned To Members Over  
The Past 25 Years

## Alternative Risk Transfer & Captive Programs

Cottingham & Butler is a leading provider in captives and alternative risk solutions. We have the expertise and resources needed to deliver top-of-the-line captive solutions to help best-in-class food and agribusiness companies regain control of their insurance program and turn the expense of insurance into a financial reward.

### **CLAIMS CONTROL**

Our in-house claims professionals understand your expectations, operate under total transparency and ultimately handle your claims as if they were our own.

### **PROGRAM CONSISTENCY**

By joining a member-owned captive, you get quality, stability and predictably when it comes to your insurance program – ultimately driving down costs and increasing your bottom line.

### **PROVEN RESULTS**

Cottingham & Butler captives have a strong track record of improving member performance and profitability through specialized safety programs, professional claims handling and appropriate program structure.





# Safety Services & Loss Control

Effective risk management means consistently evaluating risks and exposures and implementing procedures to avoid or minimize their impact. At Cottingham & Butler, our dedicated and industry leading food safety, workers' compensation and facility safety specialists work closely with our clients to identify pre-loss exposures and implement custom safety control and loss prevention strategies. The risks faced by food and agribusiness companies are unique, and the goal of our specialized team is to help our clients manage risk and lower the overall cost of insurance.

## FACILITY & EMPLOYEE

- On-site Loss Control: Detailed facility inspection and program review benchmarks current facility and worker safety programs to provide process improvement guidance
- Safety GAP Analysis: Identifies causes driving loss trends and develops a strategy and safety service plan to mitigate future losses
- Claim Smart Diagnostic: Survey that evaluates current claims processing practices, benchmarks claim management against industry best practices and produces a client-specific training and accountability plan

## FOOD SAFETY

- Through our strategic partnership with the world's leading food safety consultancy, our clients have access to 17 food safety experts who specialize in Operational, Regulatory Compliance and Reputational Risk Management
- Food Safety Smart Diagnostic: Benchmark current procedures against industry best practices in Product Recall and Crisis Management, Environmental Control and Monitoring, Supply Chain Management; build a SMART plan to improve and correct deficiencies
- Fully HACCP and PCQI certified Brokerage, Safety and Account Management team

## TRAINING & DEVELOPMENT

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



“Safety has always been first at Hormel Foods Corporation. SMSC has been a well trusted business partner for the past 30 years”

ROBERT CHRISTIANSEN, HORMEL FOODS CORPORATION

ROBERT CHRISTIANSEN  
Corporate Manager Safety and Security  
Hormel Foods Corporation

MICHAEL MILLER  
Safety Consultant, SMSC  
Cottingham & Butler





**CODY WOLTER**  
Business Analyst, CBCS  
Cottingham & Butler

**NICK THOMPSON**  
Assistant Vice President, Risk Management  
Cottingham & Butler

**KATIE HENSLEY**  
Risk Management Consultant, Risk Management  
Cottingham & Butler

**“Our dedicated claim advocates ensure every clients’ unique needs are met and act as a true guardian of your claims.”**

## Claims Services

### ADVOCACY

When a claim occurs, urgent and effective claim management dictates the outcome and ultimate cost paid by the company. Cottingham & Butler’s team of over 125 claims specialists have breadth and depth of experience in all the claims that affect the food and agribusiness industry. Complex claims, whether addressing a recall, a product liability issue or an injured employee, are assigned to an expert on our team that is tasked with creating the best possible outcome for our client.

Our claims team consists of advocacy experts dedicated to bringing the fullest measure of innovation, transparency and certainty to our clients.

### THIRD-PARTY ADMINISTRATION

CBCS (Cottingham & Butler Claims Services) is our in-house, third-party property & casualty claims administrator (TPA). We believe that our clients should have direct access to a specialist claims advocate and TPA as it provides transparency and ease of communication with insurance carriers in times of need. CBCS has been handling P&C claims for the Food & Agribusiness industry for over 30 years and provides superior claims service for large deductible, self-insured, program managers and captive clients.

#### Key claims management differentiators:

- Single Point of Contact - Dedicated Adjuster available to you 24 hours a day
- 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 every lost-time workers’ compensation claim
- Clients receive a minimum of two claim reviews per year
- Team staffed by Legal Counsel



# Employee Benefits & Human Resource Solutions

Working with food and agribusiness 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 attract, retain and engage employees, keep your health plan compliant and maximize cost savings.

## COMPLIANCE SERVICES

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

## EMPLOYEE COMMUNICATIONS

Our extensive knowledge and work in the food and agribusiness 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, educate employees and provide 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 employee health, promote employee retention and lower health plan costs.



**SARA DICKINSON**  
Vice President, Group Benefits  
Cottingham & Butler

**BRAD FELDOTT**  
Vice President, Group Benefits  
Cottingham & Butler

**KATIE SCHUELLER**  
Senior Marketer, Group Benefits  
Cottingham & Butler





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