

A construction site at sunset. Three workers in safety vests and hard hats are in the foreground, one holding a clipboard. The site is filled with wooden beams, scaffolding, and rebar. A crane is visible in the background against a golden sky.

COTTINGHAM & BUTLER

Construction Practice



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.

“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, Risk Management
Cottingham & Butler

DOUG RICHOU
Foreman
UCC (Universal Climate Control)

SCOT GEISLER
President
UCC (Universal Climate Control)

SCOT GEISLER, UCC (UNIVERSAL CLIMATE CONTROL)



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

BRIAN BURESH, BURESH BUILDING SYSTEMS, INC.



AARON KROGMAN
Vice President, Construction
Cottingham & Butler

JILL BOGE
Marketing Manager, Construction
Cottingham & Butler

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

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 team knows that effective risk transfer is exceptionally important to our clients. Our team of experts reviews 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 COLON
President
Conlon Construction Co.

ROBERT WUEBKER
Account Executive, Risk Management
Cottingham & Butler

POPPY CONLON
Business Development
Conlon Construction Co.

JARED SIGWARTH
Vice President, Risk Management
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 hard work and superior performance, the captive rewards the shareholder members instead.

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. Instead of seemingly arbitrary rate increases caused by the poor performance of the masses, the captive removes best-in-class companies from the standard marketplace, groups them together, and lets them control their insurance destinies.

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, Construction
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, training, 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.”

MARK GIESE, GIESE MANUFACTURING

NICOLE GENTZ
Consultant, Risk Management
Cottingham & Butler

DAN LEIBFRIED
Manager
Giese Roofing Company

MARK GIESE
Co-Owner
Giese Roofing Company



Claims Services

ADVOCACY

When a claim occurs, urgent and effective claims management plays a significant role in the outcome and ultimate cost of the claim. 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 Third-Party Administrator should be a transparent partner to the clients served. 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

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

PAULA BOWERES

Workers' Compensation Nurse Case Manager, Risk Management
Cottingham & Butler

NICK THOMPSON

Assistant Vice President, Construction Leader
Cottingham & Butler

KELSEY STREINZ

Director, Risk Management
Cottingham & Butler

KATIE HENSLEY

Consultant, Risk Management
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.



KEN FONTANA
Surety Manager, Risk Management
Cottingham & Butler

DREW WAGNER
Consultant, Construction
Cottingham & Butler

EMILY GLANZ
Consultant, Construction
Cottingham & Butler

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



Cottingham & Butler



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