



COTTINGHAM & BUTLER

Hospitality Risk Management & Insurance Brokerage

SPECIALIZED INSURANCE AND RISK ADVISORY
SOLUTIONS FOR HOTELS AND RESORTS



Making Your Business Better Every Day

20+

YEARS OF DOUBLE
DIGIT ORGANIC GROWTH

3rd

LARGEST PRIVATELY &
INDEPENDENTLY HELD
INSURANCE BROKER
IN THE U.S.

95%+

CLIENT RETENTION

Why Hotels & Resorts Choose Cottingham & Butler

Cottingham & Butler's dedicated hotel experts are empowering hoteliers to protect their assets, control costs, optimize operations, add value for employees, and create exceptional guest experiences. Our suite of services establish us as not just a provider, but a strategic partner, guiding clients through the complexities of insurance with a cohesive, all-encompassing approach.

What Makes Us Different



Industry Specialization

Our hospitality risk consultants average 10+ years of experience working with hotels, resorts, and leisure properties of all sizes



Comprehensive Solutions

Integrated approach to property, casualty, employee benefits, and alternative risk financing



Dedicated Service Team

Each client is supported by hospitality specialists who understand your unique operational challenges



Data-Driven Insights

Benchmarking against industry peers to identify opportunities for improvement



Claims Advocacy

Proactive management of claims to ensure optimal outcomes



Specialized Coverage Solutions

Understanding that each client’s business is unique, we protect hotel owners and management companies by seeing beyond isolated risks. Our integrated approach combines specialized safety programs, claims management expertise, and tailored coverage design into a complete risk solution that protects your entire business with precision and efficiency.

Property & Casualty

- Auto Liability & Physical Damage
- Cyber Liability
- Directors & Officers Liability
- Employment Practices Liability
- Environmental Liability
- General Liability
- Property & Business Interruption
- Terrorism Coverage
- Umbrella/Excess Liability
- Workers’ Compensation

Specialized Hospitality Coverages

- Crisis Management/Response
- Food Contamination/Spoilage
- Guest Property Protection
- Liquor Liability
- Special Event Coverage

Risk Financing Alternatives

- Captive Insurance Programs
- Deductible Programs
- Parametric Insurance Solutions
- Risk Retention Group
- Self-Insured Retentions



Our hospitality clients benefit from industry-specific expertise that understands the delicate balance between guest satisfaction and risk mitigation, helping you protect your reputation while controlling insurance costs.

Alternative Risk Transfer & Captives

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 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 the unique risks of the hospitality environment, operate under total transparency, and ultimately handle your claims as if they were our own. From slip-and-fall incidents to property damage and liability claims, our team provides specialized support for the challenges hotels face daily.

Program Consistency

By joining a member-owned captive, you get quality, stability, and predictability when it comes to your insurance program – ultimately driving down costs and increasing your bottom line. In an industry where seasonal fluctuations and unforeseen events can dramatically impact operations, our consistent approach provides the reliability your hospitality business needs.

Proven Results

- Cottingham & Butler captives have a strong track record of improving member performance and profitability through:
- Hospitality-specific safety and risk management programs
 - Professional claims handling tailored to guest interactions and property concerns
 - Appropriate program structure designed for the unique operational needs of hotels, restaurants, and event venues

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 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 hospitality companies are unique, and the goal of our specialized team is to help our clients manage risk and lower the overall cost of insurance.

Available Resources

Safety GAP Analysis: Identifies causes driving loss trends specific to hospitality operations and develops a strategy and safety service plan to mitigate future losses.

ClaimSMART Diagnostic: Survey that evaluates current claims processing practices, benchmarks claim management against industry best practices and produces a client-specific training and accountability plan.

Risk Management Center: Risk mitigation platform that provides clients access to a best practices safety training library, 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.



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 claims specialists have breadth and depth of experience in all the claims that affect the hospitality industry. Complex claims involving guest injuries, employee work injuries, or property damage are assigned to an experienced Claims Advocate on our team who is tasked with helping to effectuate the best possible outcomes for our clients. 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 provides superior claims service for large deductible, self-insured, program managers, and captive clients.

\$9,025,065
IN SAVINGS AND RECOVERIES



Key Claims Advocacy Differentiators

- 1 **Assist** clients throughout the claims process, providing guidance and support to ensure that their claims are handled fairly and efficiently.
- 2 **Communicate** and negotiate with the insurance company to increase the probability of a fair and adequate settlement to cover the loss or damage from a claim.
- 3 **Work tirelessly** to ensure our clients receive the full benefits of their insurance coverage and that they are treated fairly and justly by the insurance company.
- 4 **Support and guide** our clients to ensure that the adjustment and claims payment process runs smoothly.

"In today’s dynamic hospitality landscape, having the right insurance partner isn’t just a safety net—it’s a strategic advantage."

Brian Popelmayer, Cottingham & Butler
Hotel Insurance Vertical Leader



Employee Benefits and Human Resource Solutions

Today's employers face mounting pressures on multiple fronts: healthcare costs are rising 2-3 times faster than wages, with companies absorbing 10%+ annual increases while fighting to attract and retain talent. To stay competitive, benefits have become a decisive factor – yet HR teams are trapped spending over half their time on administration rather than developing these strategic initiatives.

That's why we focus on what matters most: helping employers save money, save time, and keep employees happy. At Cottingham & Butler, we take a data-driven, pragmatic approach to addressing these challenges head-on. As one of the largest privately held insurance brokers in the U.S., we combine national resources with boutique-level service to deliver measurable results.

Our Approach

Save Money: Leverage our data-driven strategies to uncover hidden savings and reinvest those dollars back into your business.

Save Time: Unburden your HR team from administrative hassles, empowering them to drive strategic impact across your organization.

Make Employees Happy: Elevate employee satisfaction and retention by creating personalized benefits that position your company as an employer of choice.



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