

A close-up, low-angle shot of a manufacturing process. A metal tool or die is positioned on the left, with bright orange and yellow sparks erupting from its tip. Several thick blue cables are draped across the upper portion of the frame. The background is filled with various industrial components, including metal rods and structural elements, some of which are blurred due to a shallow depth of field. The overall lighting is warm, dominated by the glow of the sparks.

COTTINGHAM & BUTLER

Manufacturing Practice



“Our insurance and safety expertise, plus leading claims and loss prevention strategies, give our clients the right tools to buy less insurance and improve their bottom line.”

COLIN GREEN, VICE PRESIDENT, COTTINGHAM & BUTLER

Better Every Day

Since 1887, Cottingham & Butler has delivered specialized insurance solutions to thousands of clients throughout the U.S. The Cottingham & Butler Manufacturing Practice provides customized insurance, safety and risk management services to help clients navigate the unique and critical risks faced by the manufacturing industry. Our team is comprised of manufacturing risk experts, who pride themselves in their ability to proactively identify and manage risks, so clients can focus on running their businesses.

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.



Manufacturing Specialists

The heart of Cottingham & Butler is our people. Our dedicated Manufacturing 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.

The Cottingham & Butler Manufacturing Practice includes:

- Safety Consulting and Loss Prevention
- Insurance Program Design
- Brokerage and Consultancy
- Cost Management and Claims Services
- Custom Diagnostic Tools to Drive Best Practices for Clients
- Surety and Bonding
- Contract/Agreement Review (Lease/Supplier/Temp Staffing)

Cottingham & Butler partners with a network of like-minded consultants in all major countries. Founded in 1954, Assurex Global is an exclusive partnership of the world's most prominent independent agents and brokers. With \$30 billion in annual premium volume and more than 600 partner offices, Assurex Global is the world's largest privately-held commercial insurance, risk management, and employee benefits brokerage group. Assurex Global's combination of local expertise and global reach helps you navigate the changing insurance landscape confidently.



“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.**”

JOHN LINK
Vice President
Cottingham & Butler


MATT MURRAY
Vice President
Cottingham & Butler

MATT MURRAY, VICE PRESIDENT, COTTINGHAM & BUTLER


Risk & Insurance Solutions

The Cottingham & Butler Manufacturing Practice offers invaluable expertise and a hands-on approach that helps protect our clients' businesses and their most valuable assets. The risks companies face in the manufacturing industry are complex and demanding. There is no one-size-fits-all approach to insurance and risk management.


Tailored Insurance Products for the Manufacturing Industry




Business Interruption & Extra Expense




Stock Throughput




Errors & Omissions




Umbrella/Excess Liability




Ocean Marine & Cargo




International Programs




Executive Risk




Alternative Risk Financing




Captives & Programs




Property Coverage




Product & General Liability




Equipment Breakdown



Workers' Compensation



Cyber/Network Security



Product Recall



Risk Management & Alternative Risk Program

Cottingham & Butler's 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.



PROGRAM DESIGN – Is your current program appropriate, and priced competitively? Cottingham & Butler benchmarks your current program and identifies program structures available to you.

COVERAGE REVIEW – Are the right coverages in place to protect your organization in the event of a loss? Cottingham & Butler identifies gaps in coverage and makes recommendations pertaining to existing policies.

CLAIMS ANALYSIS – What types of claims are driving frequency and severity? Cottingham & Butler identifies the trends behind your loss experience, as well as opportunities to improve claims outcomes.

SAFETY ASSESSMENT – What current safety services are provided? Are the current services targeted in the right areas? Cottingham & Butler outlines a plan to respond to the loss trends identified, and shares “best-in-class” safety practices delivered through a Safety Action Plan.

\$288+ Million In
Dividends
Returned To Members
Over The Past 25 Years



EMILY GLANZ
Consultant, Risk Management
Cottingham & Butler

DREW WAGNER
Consultant, Risk Management
Cottingham & Butler

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 manufacturing 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 group captive or Cottingham & Butler's other proprietary programs, you get quality, stability and predictability 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 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 manufacturing industry. At Cottingham & Butler, our team of manufacturing 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 and 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


Training and 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.


The Risk Management Center enables employers to:




Meet OSHA hazard communication requirements




Train employees efficiently and effectively



Build a behavior-based safety program



Manage certificates of insurance to limit liability



Create job descriptions and modified duty programs



“Safety has always been the top priority for our business. Cottingham & Butler has been a well-trusted business partner for us.”



“Our dedicated claims advocates ensure every client’s unique needs are met and act as true partners in the management and resolution of claims. We ensure a fair and timely resolution, assisting with coverage disputes, case valuation and settlement approach, and extra experience to help steer a claim in the right direction.”

BRENDAN SINNOTT
Claims Advocate
Cottingham & Butler

KELSEY STREINZ
Director of Risk Management
Cottingham & Butler

JAKE WEBER
Risk Consultant
Cottingham & Butler

BRENDAN SINNOTT, CLAIMS ADVOCATE, COTTINGHAM & BUTLER

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 experts and dedicated claims advocacy professionals have extensive experience serving the manufacturing 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 manufacturing 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 every lost-time workers’ compensation claim

Employee Benefits & Human Resource Solutions

Working with manufacturing 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 manufacturing 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.





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