

An Insurance Partner for the Construction Industry

THE LOVITT & TOUCHÉ DIFFERENCE

Founded in 1911, Lovitt & Touché is among the largest independent insurance brokerages in the United States. We boast the service, innovations and experience of an industry leader, yet retain the close-knit, community-focused culture on which our firm was founded.

OUR DIFFERENCE

CONSTRUCTION EXPERIENCE & INDUSTRY KNOWLEDGE:

We have one of the largest dedicated construction insurance practices in Arizona and understand the unique needs you face day-in and day-out. With a team of seasoned problem solvers having more than 100 years of combined construction insurance experience on both the underwriting and brokerage side of the industry, our technical know-how and commitment to providing the most advanced solutions have proved invaluable for our clients, not only saving them time and money, but significantly improving their ability to acquire profitable work. We design and place a wide range of insurance programs, including guaranteed cost, captive insurance, wrap-ups, loss-responsive options and joint-venture policies.

AGILE TEAM WITH SUPERIOR CUSTOMER SERVICE: We value long-term relationships with our clients, and we take great care to continually nurture those relationships, addressing your insurance needs, and identifying ways to elevate your risk management processes. As a locally owned and managed firm, we're not weighed down with bureaucratic encumbrances allowing us to be nimble enough to respond quickly to changing conditions.



CLAIMS ADVOCACY

Our Claims team is a multi-line unit serving as a liaison between our clients and their insurance carriers to assure your claims reach the most favorable outcome. Our knowledge of insurance contracts, years of experience in the claims administration process and our ability to draw from industry resources give us the capability to handle claims under all types of insurance policies. We pride ourselves on being a full-service advocate who can:

- Match circumstance to the appropriate insurance coverage and report to the insurer.
- Monitor claims to conclusion, following up on the status of the investigation, assessment of damages and/or theories of liability.
- Participate in the claims resolution by assisting with the presentation of claims and coverage issues, requiring the carriers to provide sound reasoning for decisions.
- Provide financial information on claims, including reserves and payment accounts.
- Coordinate formal claim reviews, if required, including intensive claims reviews prior to workers' compensation unit statistical filings by insurers.
- Draft and monitor the implementation of account claim handling instructions, if required.
- Deliver experience modification (E-mod) forecasting, analysis, and explanation, which assists clients in the prequalification process with a general contractor or owner so they can land more profitable work.



RISK MANAGEMENT & LOSS PREVENTION

Risk management and loss prevention are vital to ensuring your business stays on track. We have committed substantial resources to help our construction clients become “best-in-class” managers of risk. Among them, we:

- Employ in-house Risk Control Advocates to consult on enhancing risk management departments and safety programs.
 - Provide one-on-one guidance and training specifically for construction industry exposures.
 - Perform assessments to benchmark safety programs and culture, and determine “SMART” risk control goals.
 - Assist in developing processes and documentation to reduce risk among employees and subcontractors.
 - Take a proactive role monitoring loss control assistance provided by insurers, evaluating submitted recommendations and negotiating amendments, if needed.
 - Analyze losses for trends and underwriting implications and advise on appropriate responses.
- Provide regular education and training to keep clients at the top of their game.
 - Offer SUCCEED, a customized online risk management solution designed to empower clients’ risk prevention efforts, combining efficiency with user-friendly tools to streamline daily tasks. This value-added service allows clients to:
 - Meet OSHA hazard communication requirements
 - Access best practices safety library
 - Build a behavior-based safety program
 - Train employees efficiently and effectively
 - Manage certificates of insurance to limit liability
 - Create job descriptions and modified duty programs
 - View safety videos
 - Log OSHA incidents



CONTRACT REVIEW

Our clients know how to build. We know how to help them navigate the complex world of contractual risk transfer. Specifically, we:

- Help clients to not only better understand contractually assumed risk, but frame them so they, their business and projects are protected.
- Deliver strategic insights and recommendations that can positively impact both upstream and downstream contracts.
- Provide state-of-the-art software tools and education to monitor the compliance of subcontractors.
- Navigate Owner & Contractor-controlled Insurance Programs and modify insurance placements to remain in compliance



CERTIFICATES OF INSURANCE

We understand that time is of the essence and that you can’t get on a jobsite unless you can provide a valid certificate of insurance. We offer our clients use of the Lovitt & Touché Gateway, which provides 24/7/365 access to a state-of-the-art online portal where you can:

- View, issue, reprint and forward Certificates of Insurance instantly and at any time
- Obtain assistance establishing a certificate management procedure
- Print lists of vehicle, driver or certificate holders
- Generate Auto ID cards
- Search and review all policies



LEARNING ACADEMY

The Lovitt & Touché Learning Academy offers free ongoing education, helping you improve productivity, manage costs and stay current about strategic planning, compliance, healthcare reform, employee benefits, risk management and more. A sampling of seminars include:

- OSHA 10-hour general industry course
- Cyber liability
- Workers' compensation cost reduction strategies
- Bad faith litigation in workers' compensation
- Social engineering fraud
- FMLA training/update
- Total worker health
- Workplace bullying
- Employee benefits law
- The cost of (mis)hiring



COMMITMENT TO THE COMMUNITY

As a second generation, family-owned business, we have the deep ties to the community and have prided ourselves on helping shape it – just as you have helped build it. We have proudly supported dozens of local nonprofits with our time and millions of dollars in donations.

