

An Insurance Partner for the Education 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 on which our firm was founded.

EDUCATION EXPERIENCE & INDUSTRY KNOWLEDGE: While our education clients are in the business of nurturing the next generation of leaders, we're hard at work making sure they have all the tools and resources in place to manage risks and control costs. Our dedicated education insurance practice has considerable experience working with education institutions of every level, including public, charter, virtual schools, and higher education including multi-state and international exposures.

Our technical know-how and commitment to providing the most advanced risk and claims management solutions have proved invaluable for our clients, saving them time and money while improving safety and security. With an industry-wide uptick in legal claims in the education sector, we pride ourselves on thinking beyond the status quo and focus on employment practice claims, sports insurance and crisis insurance, including active shooter, as well as cybersecurity.

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 insurance needs, and identifying ways to elevate risk management processes. As a locally owned and managed firm, we're nimble and not weighed down with bureaucratic encumbrances. In the rapidly changing education sector, that means we are constantly evaluating the current risk and claims climate.

COMMITMENT TO THE COMMUNITY: As a second generation, family-owned business, we have 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.



RISK MANAGEMENT & LOSS PREVENTION

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

- Employ in-house Risk Control Advocates to identify and evaluate current and emerging risks, and consult on enhancing risk management programs, policies and procedures.
- Perform thorough analyses of workers' compensation losses, injury logs and loss runs, and worksite visits to identify hazards and help plan safe worksites.
- Identify risk improvement opportunity areas.
- Develop, execute and continually supervise a loss control action plan.
- Provide one-on-one guidance and training specifically for education industry exposures, including injury and loss control seminars.
- Assist with loss analysis, trend identification and loss forecasting.
- Help implement safe practices review of school vehicle drivers.
- Develop new or modified written safety policies and programs

 **Lovitt & Touché**
Business minded. Community focused.



EDUCATION-SPECIFIC SUPPORT

We know it takes a lot to run a school or school district, especially as new education options continue to take shape. But one thing remains – ensuring the school community is well protected. We see ourselves as an extension of your team, viewing your operations through a risk management and loss prevention lens. In addition to traditional insurance covering risk management, loss control and property liability, we fully understand the scope of an educator's legal liability and are able to provide you with sound plans in emerging insurance spaces specific to the industry, including:

PRIVACY & CYBER LIABILITY ASSESSMENTS: With an abundance of personal records, schools have become a primary target for identity theft. What's more, most students may not know their information has been compromised until years later

when they're ready to apply for an auto loan or purchase a home. And it's not just digital records that are at risk; the decades upon decades of hard copies can be a treasure trove for identity thieves. Our experts are well-versed in creating robust privacy and cyber liability programs that protect the school and offer identity theft monitoring and protection to students and graduates who may have been compromised.

SUPPLEMENTARY MEDICAL INSURANCE & STUDENT ACCIDENT POLICIES: From bumps on the playground to concussions on the field, schools are experiencing greater scrutiny when it comes to student safety. We can ensure students have supplementary medical coverage to offset possible costs not covered by their primary insurance.



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, experience and resources enable us to serve as a full-service advocate who can:

- Evaluate carrier reserves and negotiate to bring them to reasonable levels.
- Provide preliminary experience modification (E-mod) estimates, where of interest to the Insured for budgeting purposes.
- Calculate experience modification 'what if' situations.
- Conduct claims review meetings at pre-set intervals, as appropriate.
- Participate in the claims resolution process by assisting with the presentation of claims and coverage issues, requiring the carriers to provide sound reasoning for decisions.
- Monitor insurers' overall Workers' Compensation claims handling and claims management services.
- Assist and train in the development and organizational structure of a safety committee.
- Review of new employee safety orientation program.
- Host employee presentations and safety meeting topics.



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 includes:

- OSHA training courses
- Cyber liability
- Self-funding options
- Legislative updates
- 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



Our Client Portal allows clients access to a wealth of important information including, white papers, discussion forums and resource links. Features include:

- Document posting capabilities, which allow a seamless exchange of information sharing 24/7.
- Interactive discussion forum that provides access to a vast and knowledgeable network of colleagues from across the country.
- Documents on command access enabling clients to source information quickly through a library of downloadable safety, cost containment and other articles.
- Resource links to industry-related websites.
- Safety newsletter with consumer-based safety articles professionally packaged to support key safety messages and programs.
- Survey benchmarking resources allowing clients to participate in P&C and/or benefit plan program surveys.

