

# Claims Services

At Lovitt & Touché we have a dedicated team to assist with Property & Casualty claims, Workers' Compensation claims and Safety & Loss Control.

Our claims associates have years of multi-line experience with extensive knowledge of insurance contracts and the claims administration process. We have access to industry resources that allow us to analyze claims under all policies of insurance including Auto, Property, Liability, Crime, Directors & Officers, Workers' Compensation, etc.

As your agent, we are here to advocate on your behalf to ensure that claims are being handled with your best interests at heart.

## Property & Casualty Claim Services



### PARTNERSHIP DEVELOPMENT

- Introduction meeting
- Tailor claim program for each client
- Needs Assessment
- Claim reporting instructions
- Develop a service plan



### PROACTIVE CLAIM MANAGEMENT

- 24/7 Claim reporting
- Local claim associates
- Initial claim/incident analysis
- Review of applicable policies
- Presentation to insurer for best possible outcome
- Participate in resolution of coverage issues



### COMMUNICATION

- Detailed explanation of claim process
- Monitor claim activity and keep client informed
- Reserve Analysis
- Periodic claim reviews

## Workers Compensation Claim Services



### CLIENT PROGRAM MANAGEMENT

- Partnership Development
- Review of internal processes
- Education of state specific work comp rules
- Facilitate communication between client, insurer and injured worker
- Training and educational seminars



### CLAIM REVIEWS

- Obtain current valued loss runs
- Discuss claim strategy with adjuster
- Reserve analysis
- Present claim status to insured
- Identify areas of improvement to involve loss control



### EMOD ANALYSIS

- EMOD Verification
- Assist in resolving EMOD discrepancies
- EMOD Forecast
- Identify claims impacting EMOD
- Industry comparison