

An Insurance Partner for Today's Businesses

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 our firm was founded on.

COLLABORATION AT EVERY STAGE: We work closely with our clients to satisfy their needs and expectations when it comes to developing quality programs, underwritten by sound companies and delivered by exceptional employees.

PUTTING CLIENTS' NEEDS ABOVE ALL ELSE: A partnership with Lovitt & Touché means always doing what's best for you, regardless of its impact on our fees.

EXCEPTIONAL PRODUCTS & COMPETITIVE PRICING: As a business owner in Arizona who's driving the local economy, you work hard and take risks to better serve your clients, gainfully employ your staff and strive to be successful. It's our job to help you build and protect your business by providing insurance options and other business solutions to support you. We have

a full suite of competitively priced products to suit your every need, including Property and Casualty, Employee Benefits, Personal Insurance, Bonds and Surety and Specialty Services.

SUPERIOR CUSTOMER SERVICE: We value long-term relationships with our clients, and we take great care to continually nurture those relationships, addressing concerns and questions, and identifying ways to elevate your business.

COMMITMENT TO THE COMMUNITY: As a second generation, family-owned business, we have deep ties to the community – just as many local businesses do – and have proudly supported dozens of local nonprofits with millions of dollars in donations.



PROPERTY & CASUALTY INSURANCE

Among seven figure jury verdicts, costs of new building construction and expenses related to restoring damaged property, not only is there an unprecedented need for Property and Casualty coverage, but a necessity to ensure it's the right kind of coverage. Lovitt & Touché is uniquely poised to tailor a right-sized solution for your business. Specifically, we:

- Offer a unique "value added" complement to our array of personal and commercial insurance products and services.

- Conduct comprehensive surveys using our highly trained Risk Management team to assess potential exposures to loss – then translate those exposures into a cost-effective and efficient program of insurance.
- Use our extensive experience gained in creating more than 25,000 customized property and liability programs to develop a high-impact cost/benefit relationship.



EMPLOYEE BENEFITS

Staffed by more than 60 professional and support personnel, clients can rest assured that Lovitt & Touché will deliver on the highest standards when it comes to placement, service and administration of Employee Benefits plans. Positioned as a leader in the benefits arena, we work to:

- Provide the best possible program in the marketplace through ClearPath Prime, a specially designed private exchange.
- Issue quality RFPs where underwriters are provided with the vital information to be aggressive in their quoting methodology.
- Understand the unique demographic, philosophical, cultural and long-term requirements of companies from 50 to 5,000 employees across a spectrum of industries, from construction to manufacturing and healthcare to automotive.
- Leverage the fact we're privately held. This allows us to maximize our flexibility in finding solutions and making decisions quickly to benefit our clients.



SPECIALTY SERVICES

As a partner, we have all the tools and resources readily available to handle even the most complex of insurance needs – and our staff is at the heart of ensuring we deliver. For added peace of mind, Lovitt & Touché devotes a team dedicated to your business – from marketing and placement to loss control – who is always monitoring and evaluating your business, market conditions, unique considerations and suggesting necessary changes to ensure you're covered should you ever need it.



PERSONAL INSURANCE

Has the insurance policy you purchased years ago kept up with your lifestyle? A lot of things change... so should your insurance policy. In addition to offering a wide assortment of business insurance products, Lovitt & Touché also focuses on helping clients make the best insurance buying decisions based on their current situation. In particular, our:

- Relationship-driven approach is designed to ensure the coverage you choose today will be revisited regularly to keep up with industry trends and changes in your life going forward.
- Deep-seated underwriting relationships with numerous A-rated insurance carriers. We retain the ability to place coverage on an almost limitless array of unique insurance situations.
- Attention to detail ensures we always have an eagle eye on protecting you and your family while you're busy enjoying life.