

Construction Insurance and Risk Management

Lawley
Construction Solutions



Lawley_CConstruction Solutions

An integrated approach to construction risk assessment.



Lawley has more than 50 years of experience developing customized property, casualty, surety and employee benefits insurance programs for contractors, project owners and developers. Our private ownership structure allows us to be proactive and responsive to your challenges.

An experienced approach to protecting your construction business

Our dedicated team consists of professionals with extensive knowledge and experience in the construction arena. We understand the increasing pressures imposed in this ever changing industry. Our goal is to provide solutions to help lower costs, prevent claims, and provide effective and comprehensive coverage for each of our clients. We draw upon our team's expertise as we listen to our customers, work to understand the services they provide, and develop the tools and solutions that help protect their enterprise. We have a long and gratifying history of working with facilities throughout the country to protect their assets and personnel.

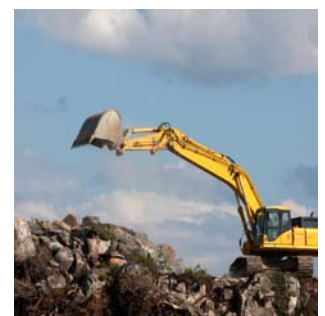
Surety Bonds

Our solid relationships with bonding companies, contacts, expertise and top service, enable us to deliver the most favorable terms, conditions and pricing to our clients.



COVERAGES

General Liability | Auto and Equipment | Builders Risk
Umbrella and Excess Liability | Owner's and
Contractor's Protection Liability (OCP) | Pollution &
Professional Liability | Workers' Compensation |
Captive Programs



Wrap-Up Insurance Programs

Our experience with wrap-up insurance programs demonstrates that success can be achieved through the integration of risk management and loss control with project management and contract administration. Our expertise in construction operations, project controls and risk management processes, enables us to provide an integrated risk management strategy for a successful wrap-up program solution.



Risk Management / Loss Prevention

Lawley's risk management department is dedicated to creating and implementing programs that identify and manage exposures across your organization, minimize risk, and avoid costly disruption of operations. Through a comprehensive loss analysis we will be able to develop loss control, safety and claims management programs that can target your high priority concerns. Our goal is to protect your bottom line.

Claim Services

- Claims analysis
- Claim and accident investigation consultation
- Claim Reviews — Telephone or in person
- Claims loss development analysis
- Claim Status Diaries — follow up with the carrier adjuster to mitigate the losses and close claims as soon as possible
- Experience Modification Analysis including claim trend analysis

First Aid Medical

Lawley administers a program allowing you to self-pay small medical-only claims. This is a prudent way to handle claims that would otherwise impact your experience modification.

- Fee Schedule Medical-Only: Claims that meet First Aid criteria
- Lawley will review workers compensation claims to determine if the coding and charges are appropriate and if the claims qualify for first-aid only payments
- Lawley will provide summaries of savings

Site and Job Safety Programs

We will assist you in improving and maintaining job safety:

- Job site safety surveys and reports
- Site specific safety plans
- Accident investigation, documentation, and controls
- Safety program and best practice review
- Labor Law Subcontractor and Qualification Programs

Training and Programs

Lawley can provide programs and training:

- OSHA compliance assessments, assistance and training
- Outreach Training - OSHA 10 and 30 hour courses
- OSHA Training – Asbestos
- OSHA Training – Confined Space
- OSHA Training – Hazard Communications
- OSHA Training – Lead
- OSHA Training – Lockout
- Ergonomics and Back Injury Prevention
- Drug Free Workplace
- Fleet Safety Programs
- National Safety Council Point Reduction/Discount Driving Course

Insurance Company Partners

Lawley's ability to deliver the most cost effective products and services tailored to each of our clients, is a direct result of our long standing relationships with our industry partners. Our professional reputation and our commitment to the communities in which we do business have positioned us as a desirable business partner for insurers. This has afforded us market leverage and unparalleled service that we pass along to our clients.

Lawley Benefits Group

Keeping your bottom line healthy.



Health Insurance | Group Benefits | Retirement Plans

One of the highest business expenses is your employee benefits program. We take a progressive approach to providing customized solutions for your business' economic health.

Comprehensive services to effectively manage your benefits program.

- Health Insurance
- Prescription Drug Plans
- Claims Analysis
- Utilization Trends
- Funding Methods
- Contribution Strategies
- Consumer Driven Plans—Health Savings Accounts
- Dental, Vision, Life and Disability
- Voluntary Benefits
- New York State Disability
- Retirement Plans
- Wellness Initiatives

Lawley

MyWave, an internet based client portal.



A customized client portal with industry specific resources related to Human Resources, Risk Management, Loss Control and OSHA compliance. MyWave is provided as a value added benefit; it complements our expertise. And when used as a first source for information, MyWave can yield substantial savings time as well as money. The combination of MyWave's resources and a dedicated specialist to assist with workplace needs is like having an assistant on staff, but not on the payroll.

- Community Forum
- HR Forms
- Personalized Newsletters
- Comprehensive Employee Handbook
- Legislative Updates
- Benchmark Surveys and Statistics
- Industry Specific Safety Manuals
- Toolbox Safety Talks
- Risk Insights
- WC Statutes for every state
- Secure OSHA Log Management

New York Amherst Buffalo Batavia Fredonia Rochester Syracuse Tarrytown Westchester
New Jersey Annandale Fairfield