Construction GL & Excess Placement Manager

Department: Underwriting
Reports to: Managing Executive
Position: Full-Time | New York City, NY | Future Hybrid Opportunity
Base Salary: $115,000–$135,000, commensurate with experience, plus performance bonus and benefits.

Job Summary
Lovell is seeking an experienced Construction General Liability & Excess Placement Manager to help establish and manage our expanding commercial insurance wholesale operation.

This is a hands-on position requiring **5+ years of relevant commercial insurance experience**, including substantial experience with New York State and New York City construction general liability placements.

The successful candidate will manage the placement process, review and evaluate submissions/renewals, work directly with MGUs and carriers, negotiate quotations, evaluate coverage terms, and support our retail broker partners.

The manager will also establish placement procedures, oversee servicing activities, and train our existing sales and submission support teams.

About Lovell Safety Management
Lovell Safety Management Co., LLC has served New York businesses and independent insurance brokers since 1936. As New York's largest workers' compensation safety group manager, Lovell manages 14 safety groups, including five dedicated to the construction industry, and utilizes more than 400 independent retail insurance brokers throughout NYS to distribute our programs.

Lovell is expanding our insurance capabilities to provide construction general liability and excess liability solutions as an additional product for our retail brokers while maintaining our commitment to underwriting expertise, responsive service, and strong broker relationships.

Essential Duties and Responsibilities

Primary Responsibilities

- **Manage submissions:** Review applications, exposure information, loss runs, current policies, contracts, and supplemental questionnaires for completeness and accuracy.
- **Evaluate contractor exposures:** Assess trade operations, project types, locations, subcontracting practices, and significant construction liability exposures.

- **Coordinate placements:** Present accounts to MGUs and carriers, address underwriting inquiries, negotiate quotations and terms, and manage submissions through binding.
- **Review coverage:** Evaluate GL and excess quotations, policy forms, exclusions, endorsements, deductibles, self-insured retentions, and underlying insurance requirements. Identify and communicate material coverage limitations and differences.
- **Support retail brokers:** Explain underwriting requirements, coverage terms, and available options, resolve submission questions, and coordinate binding instructions.
- **Oversee servicing:** Ensure binders and issued policies reflect agreed terms and supervise the handling of endorsements, renewals, audits, and service requests by support staff.
- **Develop procedures:** Establish submission standards, coverage review practices, market tracking, and documented placement workflows.
- **Train staff:** Work with our licensed Sales & Underwriting Associates and field sales representatives to improve their understanding of contractor exposures, market requirements, and submission preparation.
- **Collaborate internally:** Coordinate with Lovell's workers' compensation underwriting, safety, and claims teams to incorporate relevant account information into liability submissions.
- **Develop market relationships:** Maintain productive relationships with existing MGUs and carriers and assist in identifying additional markets and placement opportunities.

Qualifications

Required Qualifications

- **5+ years of commercial insurance experience** with a retail or wholesale brokerage, including significant responsibility for New York construction GL placements.
- Demonstrated ability to independently manage New York City construction GL and excess placements.
- Extensive understanding of contractors' GL coverage, including additional insured endorsements, ongoing and completed operations, primary/noncontributory provisions, waiver of subrogation, contractual liability, and subcontractor insurance requirements.
- Strong familiarity with New York Labor Law exposures, action-over and employee-injury exclusions, and other restrictions affecting construction coverage.
- Experience evaluating excess liability coverage and its relationship to underlying GL policies.
- Working knowledge of construction insurance markets, underwriting requirements, and placement practices.
- Ability to independently review quotations and policy forms, identify material coverage issues, and clearly explain differences.
- Active New York Property & Casualty broker license.
- Strong organizational, negotiation, communication, and problem-solving skills.

Preferred Qualifications

- Established relationships with New York construction insurance markets, MGUs, and carriers.
- Experience working with wholesale brokers, MGUs, or excess and surplus lines markets.
- New York excess-line licensing and placement experience.
- Experience developing procedures, improving workflows, and training support staff.
- Familiarity with New York workers' compensation insurance.

Compensation and Benefits

- **Base Salary:** $115,000–$135,000 annually, commensurate with qualifications and experience.
- **Performance Bonus:** Eligibility for an incentive bonus tied to agreed objectives, including successful placements, business retention, service quality, market development, and operational performance.
- **Benefits:** Competitive employee benefits package.

Additional Information

The statements herein are intended to describe the general nature and level of work performed by employees and are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel so classified. This description does not establish a contract of employment and is subject to change at the sole discretion of Lovell Safety Management. Employment with Lovell Safety Management is at will.

Lovell Safety Management is an Equal Opportunity Employer.