LAPORTE

CAPABILITIES OVERVIEW

Transaction Services

Insurance due diligence and risk advisory for mergers, acquisitions, and private equity.

Independently owned since 1979 | Licensed in 49 states | Insurance | Bonds | Benefits

OVERVIEW

An independent read on the risk you are buying

Insurance and risk exposures rarely kill a deal, but they routinely change its economics. Understated workers' compensation costs, a limit structure that does not survive a change of control, an uninsured contractual indemnity, or bonding capacity that evaporates at closing can each move the number materially.

LaPorte provides independent insurance due diligence for acquirers, sponsors, and sellers. We review what the target actually carries, what it actually costs, and what it would cost under your ownership. Our findings are ranked by financial materiality so your deal team can act on them inside the diligence window.

We have been independently owned since 1979. We are not owned by a carrier, a broker roll up, or a private equity platform, and diligence engagements are not conditioned on winning the placement afterward.

SERVICES

Support across the deal lifecycle

Insurance Due Diligence (Pre-Close)

- Coverage adequacy and gap analysis by line
- Five year loss run and claims trend review
- Limits benchmarking against comparable operations
- Contractual risk transfer and indemnity exposure
- Pro forma premium modeling for the go forward program

Portfolio Company Program Reviews

- Portfolio wide coverage and spend benchmarking
- Master program and aggregation opportunities
- Carrier consolidation and leverage assessment
- Claims advocacy and reserve studies
- Standardized annual reporting to the fund

Reps and Warranties / Transaction Liability

- Representations and warranties insurance placement
- Tax liability and contingent liability solutions
- Retention, exclusion, and underwriting call coordination
- Alignment of policy terms with the purchase agreement
- Timeline management against signing and closing

Post-Close Placement and Integration

- Day one program design and binding
- Run off and tail coverage for legacy exposures
- Workers' compensation and experience mod strategy
- Surety capacity transition for contractor targets
- Employee benefits and open enrollment continuity

PROCESS

A defined sequence built around your timeline

Most reviews are scoped in a single call and returned inside the diligence window. Complex or multi entity targets may require additional time, which we confirm before work begins rather than after.

01

Scope and NDA

We confirm deal size, industry, entity structure, and delivery date, then execute your NDA or ours.

02

Document Request

A short, prioritized request list covering policies, loss runs, schedules, and key contracts.

03

Analysis and Findings

Line by line review with exposures ranked by financial materiality, not by page order.

04

Report and Debrief

A written findings memo plus a working session with your deal team to walk the recommendations.

DELIVERABLES

What you receive

- Executive summary with findings ranked by financial impact
- Coverage matrix comparing the current program to the recommended structure
- Identified gaps, exclusions, and uninsured exposures
- Loss history analysis with frequency and severity trends
- Pro forma premium estimate for the post-close program
- Contractual risk transfer review of material agreements
- Prioritized remediation list for the first 90 days

Documents we typically request

- Current declarations and policy forms, all lines
- Five years of carrier loss runs
- Schedule of locations, vehicles, and equipment
- Payroll and revenue by operation and state
- Material customer contracts and leases
- Open claim detail and reserve summaries
- Existing bond schedule and surety correspondence

WHY LAPORTE

Deal experience grounded in operating businesses

Middle market focus

We work daily with the companies that populate lower middle market portfolios, including contractors, manufacturers, transportation fleets, agribusiness, and professional services.

Full in-house capability

Commercial property and casualty, employee benefits, workers' compensation, surety, and claims advocacy sit under one roof, so the review covers the whole risk picture.

Surety depth

For construction and infrastructure targets, bonding capacity is often the deal issue. Our surety team evaluates whether capacity survives the change of control.

National reach

Licensed in 49 states, all except New York, with access to regional and national carriers. Relevant when a target operates well beyond the Pacific Northwest.

Continuity after close

The same team that ran diligence can place and service the go forward program, so nothing is lost in a handoff at the worst possible moment.

Responsive to deal pace

Diligence windows do not move. We staff engagements to hit the date you give us and flag scope risk early rather than late.

INDUSTRIES

Representative target sectors

> Construction and specialty trades | Manufacturing and fabrication | Transportation and logistics | Agribusiness and food processing | Wholesale and distribution | Professional and business services | Nonprofit and human services | Real estate and property management

START A CONVERSATION

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