



# CARRIER PRACTICE

FIND THE OPPORTUNITY

# WELCOME TO GALLAGHER BASSETT

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As CEO of Gallagher Bassett North America (GB), I appreciate your interest in our Carrier Practice offering.

We understand that carriers are under pressure to grow profitably, continuously develop products, expand in markets, delight customers, and keep pace with technology.

Across the world, insurance carriers are finding and capitalizing on opportunities aligned to these priorities through strategic outsourcing partnerships with GB. In delivering Carrier Practice solutions we manage your day-to-day operation at a high level and measure compliance with best practices. We deliver innovative tools that will enhance the customer experience, generate superior outcomes, and protect your brand.

We combine best-in-class claims management consultation with best-in-class tools to help you to reduce costs, access the talent you need, and deliver claims outcomes that exceed your expectations.

GB has been building industry-leading expertise claims and risk management solutions since 1962. Our Carrier Practice approach was built in collaboration with carriers and is different from the traditional TPA model. It is comprised of a dedicated cross-functional team focused entirely on the unique goals and objectives of insurance carriers, managing general agents, and alternative risk managers. We strive to build an integrated claims management program that is aligned and tailored to carriers' specific business goals and internal operations.

We have a strong track record partnering with carriers to manage their claim programs – whether it be a start-up situation, integration of in-house claim operations, or transition from another partner. Through our dedicated Carrier Practice service model we have driven significant improvements including claim resolution acceleration, reduction in medical expenses per claim, and lower overall costs. Our vast claim and medical data also enables us to provide in-depth benchmarking to help identify improvement opportunities and inform your growth plans.



**MIKE HESSLING**  
CEO, Gallagher Bassett North America



# WHAT'S ON YOUR MIND?

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Before discussing what makes GB unique, let's focus on what matters most to you. Take the time to help us understand your strategic goals and the challenges within your business, so we can support you to find opportunities for growth.

## CHALLENGES

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## OBJECTIVES/GOALS

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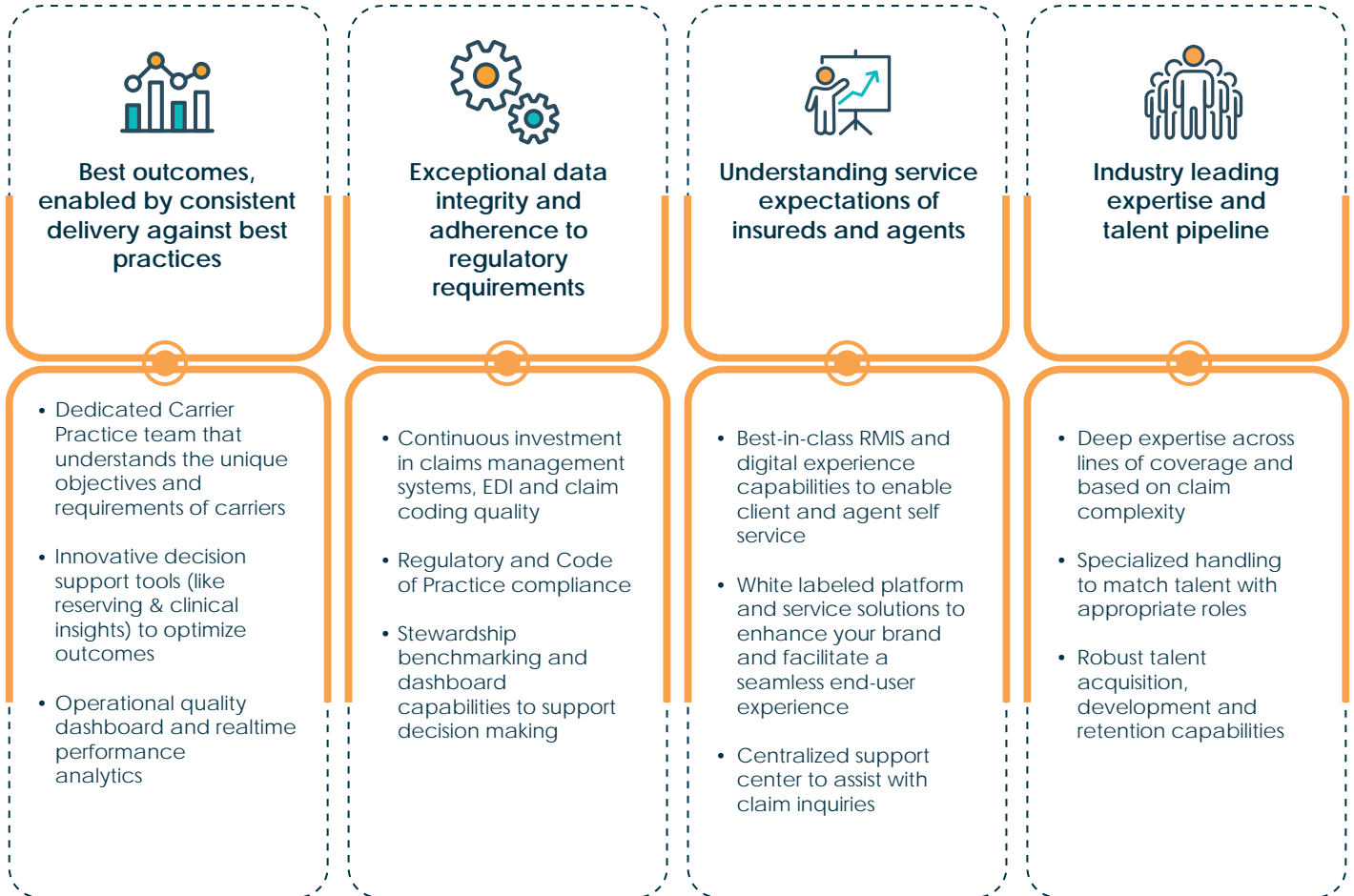
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# GB CARRIER PRACTICE

A dedicated cross-functional team within GB focused entirely on the unique goals and objectives of insurance carriers, managing general agents, and alternative risk managers.

## CARRIER REQUIREMENTS

GB DELIVERS



You are under pressure to grow profitably, with your attention and capital pulled in many directions. The need to continuously develop products, expand in markets, delight customers, and keep pace with technology are vital to your long-term success. Across the world insurance carriers are finding and capitalizing on opportunities aligned to these priorities through strategic outsourcing partnerships with GB.

GB are the experts in risk and claims management solutions since 1962. Our Carrier Practice model was built in collaboration with carriers and is different from the traditional TPA model. It is comprised of a dedicated cross-functional team focused entirely on the unique goals and objectives of insurance carriers, managing general agents, and alternative risk managers. We strive to build an integrated claims management program that is aligned and tailored to your specific business goals and internal operations.



### Increase profitability

through superior outcomes, powered by GB's best practice claims management and cost containment strategies to reduce loss costs and unallocated expenses



### Enhance your brand

through a tailored customer experience based on your go-to-market strategy



### Outpace your competitors

with industry-leading analytics and digital competency powered by our enterprise component-based Luminos system



### Proactively address claims industry challenges

such as talent recruiting and development, the ever-changing regulatory landscape, and the latest developments in medical management

# SERVICE DELIVERY PLATFORM

Framework for driving superior outcomes and a best-in-class customer experience.

- Workers' Compensation
- Casualty
- Property
- Specialty Lines\*



- Outcome**
  - Demonstrably Superior Outcomes
- Medical Management**
  - GBCARE
  - Innovative Case Management Solutions
  - Outcomes Based Network (OBN)
  - Treatment Quality Index (TQI)
- Analytics**
  - Waypoint-Reserving/Clinical Guidance-Rx
  - Performance Monitoring - SMART Benchmarking
  - Litigation Management - GBLMP
  - LUMINOS RMIS-KPI's & Dashboards
- Customer Focus**
  - Client Services-Stewardship
  - Brand Protection-White Labeling
  - GBGO Mobile Application
- Operational Alignment**
  - Reserving
  - Audits
  - Quality Assurance
  - Finance
  - Underwriting
  - IT
- Expertise**
  - WC, Casualty, Property & Professional Lines
  - Industry/Vertical/Niches
  - Environmental Health & Safety
  - GB University-Training Development
- Dedicated Team**
  - Aligned to Carrier's Claim Function
  - National Branch Network
  - Flexible, Solution Oriented

## CLIENTS SERVED

- Carriers
- MGAs
- Captives
- Program Administrators
- Risk Retention Groups
- Alternative Risk Financing Facilities

\*Specialty Lines includes Construction Defect, Transportation, Professional Liability, Cyber and more.

# WHAT MAKES US DIFFERENT

"We have partnered with GB on several books of business since 2002 and have been extremely satisfied with their performance and results. Together with GB, we provide a very customized claims product. This has been a big differentiator for us in the marketplace, and has helped us to carve out a specialty niche. Our success would not have been possible without our account management team and dedicated branch office teams at Gallagher Bassett."

**Sr. Vice President – Claims Operations**  
National P/C Carrier

Tailored Customer Experience

"We found ourselves lagging behind the market. GB's investment in their analytics and reporting platform was a big reason we selected them as a partner – it is state of the art. In addition to providing consistently high quality technical claim service, GB also provides access to a claims system which allows clients real time access to claim status and detailed financial data."

**Director of Quality Assurance  
& TPA Relationships**  
National P/C Carrier

Delivering Cutting-Edge Technology

"GB's Carrier Practice platform is unique in the TPA space as it strives to behave like a Carrier. They understand that the goals and objectives of a carrier are unique, so they hire professionals with carrier expertise whenever possible. This is a differentiator. Coupling this with their university recruiting efforts should create a pipeline of talent well into the future."

**Director of WC Claims**  
National P/C Carrier

Claims Industry Challenges Addressed

"GB provided the expertise and support we needed to expand our workers' compensation underwriting footprint. We were entrenched in an especially soft market and our growth levers were few – so we branched out into new geographies. GB's branch network and transition strategy enabled this successful endeavor – we look forward to growing our partnership."

**VP National Accounts, Underwriting**  
National P/C Carrier

Enabling Growth Opportunities



# WE UNDERSTAND YOUR NEEDS

Insurance carriers we work with usually face one or more of the following challenges:

High operational expenses associated with existing claims function that are fixed, and do not flex with business volume changes

Challenges in accessing talent for the claims function to achieve strategic growth, and manage complex risks and specialty niches

Legacy IT systems that do not support the business and are too expensive to upgrade or maintain

Challenges differentiating the customer experience in a competitive marketplace

Underperforming claims outcomes (reserving and claim duration), high loss ratios and/or unallocated expenses

Complex regulatory environment

We have listened closely to insurance carriers and their customers and developed a customized approach to help you find opportunities to improve customer service and drive cost and operational efficiencies.



# SUPERIOR OUTCOMES

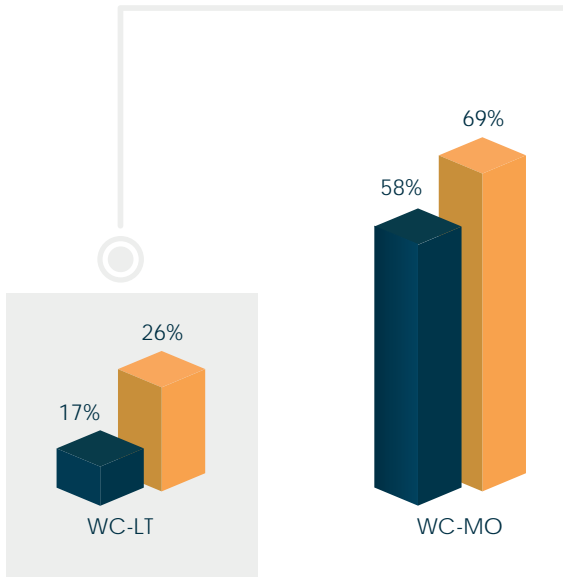
100+  
Carrier Relationships

950+  
Dedicated Carrier Practice Team Members

167,000\*  
Claims Handled

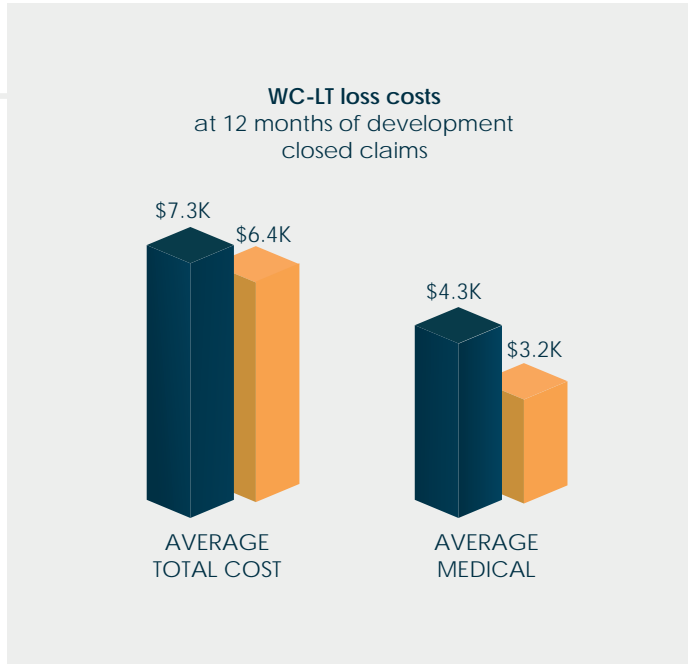
\$2.5B\*  
Claims Paid

WC-Claim Closure Rate at 12 months of development

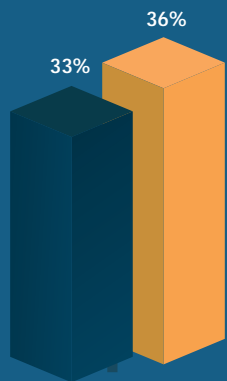


\*During Calendar Year 2022

WC-LT loss costs at 12 months of development closed claims



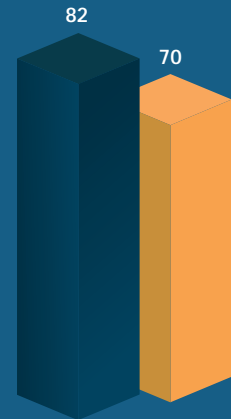
Liability Claim closure rate at 12 months of development



Liability Average cost on closed claims at 12 months of development



Liability Average duration on closed claims at 12 months of development



CARRIER IN-HOUSE GB CARRIER PRACTICE

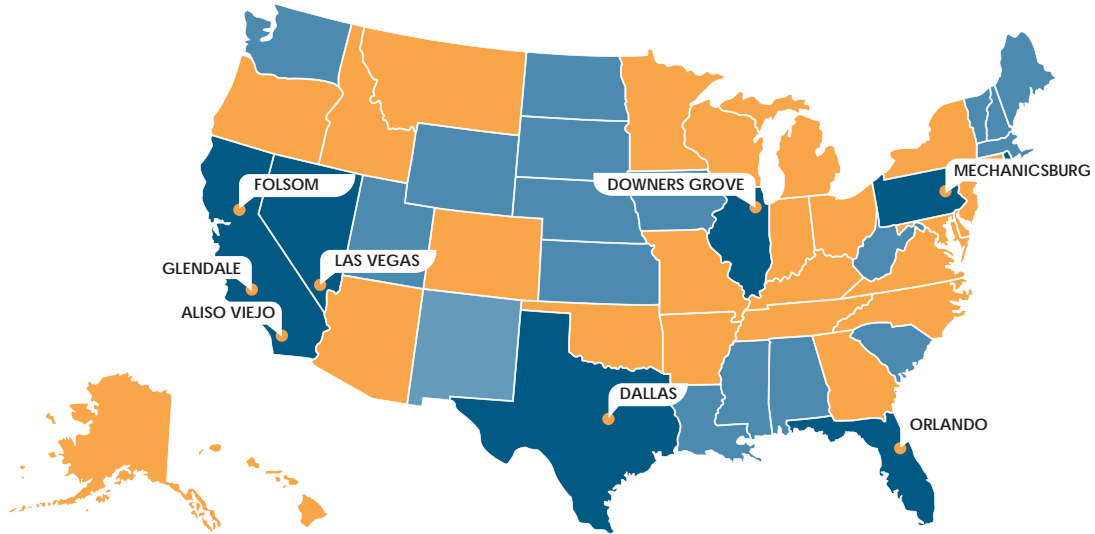
Analysis of 100+ insureds pre and post GB's Carrier Practice takeover of claim management responsibilities

# NATIONWIDE COVERAGE

Combination of Physical Offices and WFH/Agile Provides Nationwide Coverage & Superior Claims Outcomes

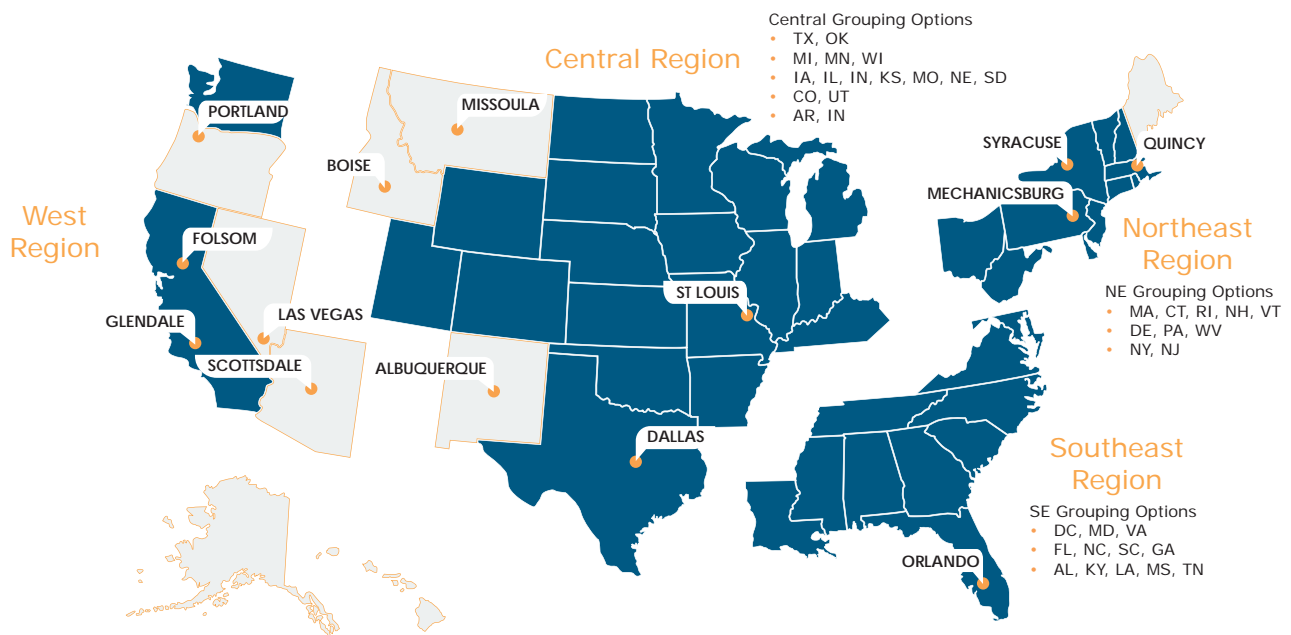
## National GL / Auto Presence

Centralized Hubs – Nationwide Coverage



- Physical Office / Centralized Center of Excellence
- Work from Home Resolution and Client Service Resources
- Agile Resources Deployed Remotely

## WC Regionalization Footprint and Carrier Locations



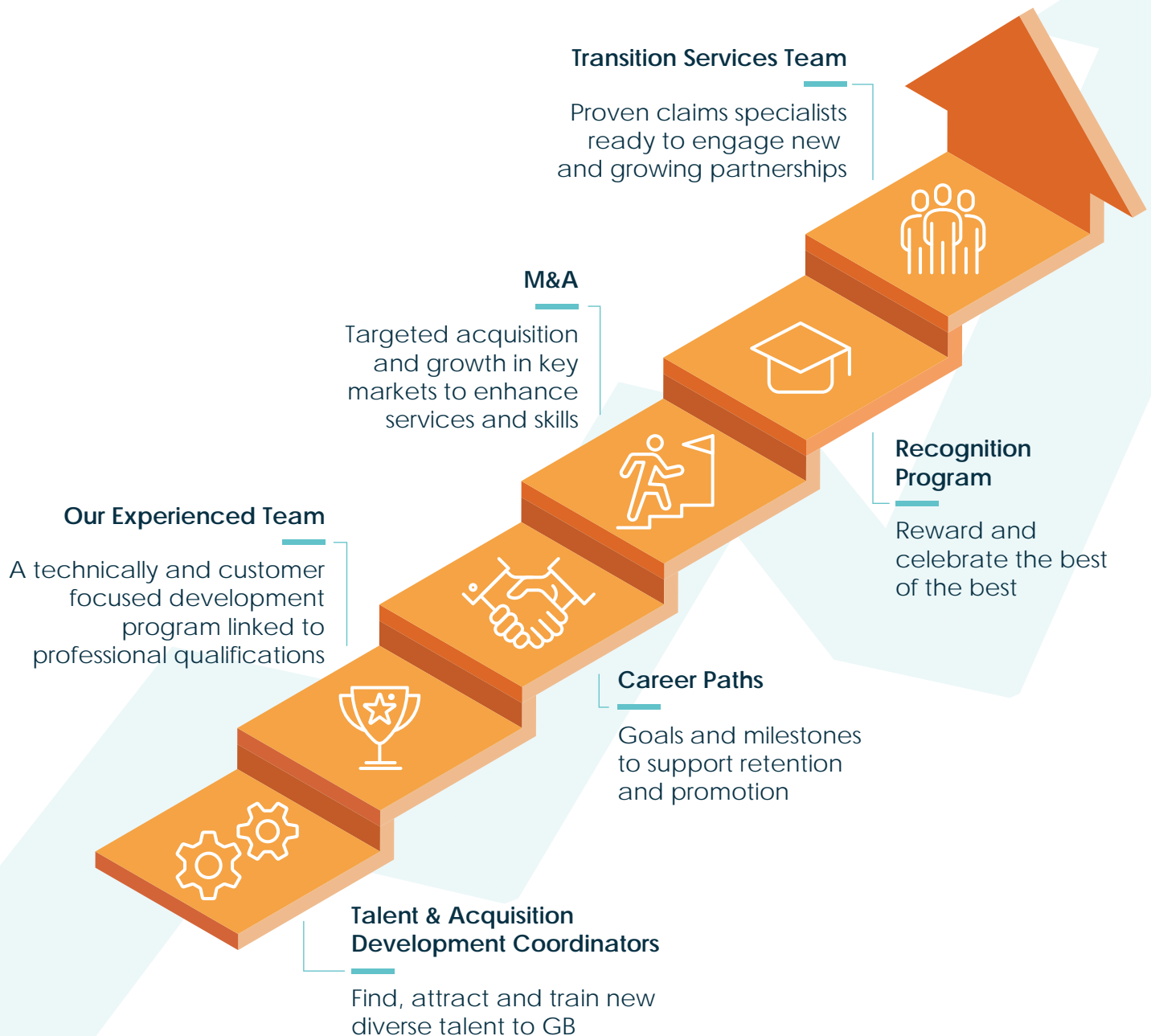
Regulatory States

# OUR EXPERIENCED TEAM

Before a predictive model is triggered, a medical bill is reviewed or a loss run is generated, there is an interaction – between someone suffering a loss and a claims professional.

We call these claims professionals “Resolution Managers” because of their critical role in managing claims to the best possible resolution. Quality claims handling begins with these individuals, and we make it our mission to attract, develop, retain and recognize the very best talent in our industry.

## OUR PEOPLE ARE OUR STRENGTH





# CARRIER PRACTICE CASE STUDIES

## Case Study: Reducing Claims Costs for a Real Estate and Hospitality Carrier

This client faced misalignment with overqualified adjusters working on simple claims. They were overpaid and undermotivated.

When the claims function was outsourced to GB, we implemented an exposure based staffing model that aligned the appropriate adjuster with the appropriate files measured by complexity. A dedicated team enabled a sense of ownership.

For the last 7+ years the client has remained a scale carrier partner, growing to excess of \$20 million in annual fee revenue. Results improved (reserving), costs were optimized (exposure based staffing), and reserve adequacy/stewardship reporting was established to enhance communication across the leadership team. The processes established early on, which centered on the execution of best practices, quality, compliance and innovation, have stood the test of time.

## Case Study: Upgrading System Infrastructure for a Global Insurer

GB was asked to provide ongoing management of a WC portfolio on a claims management system that was going to be discontinued, and to help them rebrand a multiline P/C portfolio that was on the same system.

The transition team was critical to the success of the migration, and flawlessly executed our plan migrating over 1,000 claims on schedule. We also facilitated a faster market launch for the rebrand of the PC portfolio than the client could have achieved on their own platform.

## Case Study: Improving Performance for a Start-Up Insurtech MGA

This was a start-up account in 2017-2018 who took their claims in-house. Like most insurtechs, their focus was on speed and a delightful customer experience. In early 2020, they determined the in-house team was underperforming on a number of fronts and engaged GB to provide TPA services. Desk level performance (reserving, file maintenance, compliance with handling instructions) and other outcome based KPIs were established.

Exposure based staffing, policy level data transmission and compliance with GB Carrier Practice standards ensured improved program health. The incumbent account management team assumed control and guided the transition. We anticipate annual revenues in the \$2 million + range with a healthy projected operating margin.

## Case Study: Growing and Innovating with a Global Insurance Carrier

GB was engaged to build a completely outsourced claims and Client Services function to support the projected rapid growth of this start-up company. This required rightsizing the model to flex with the ebbs and flows in their business.

GB partnered with an acquisition and development company and the client's claim leadership to identify and onboard qualified resources. Dedicated virtual branches (including managers) were established for WC and liability, and a Client Executive was appointed to own the Client Services function and provide valuable consult on a number of strategic initiatives. GB delivered white labeled solutions for Luminos, Intake, and the GBGO mobile app.

A start-up in 2016, today this client represents one of our largest scale carrier partners and we have been selected to support their global expansion.

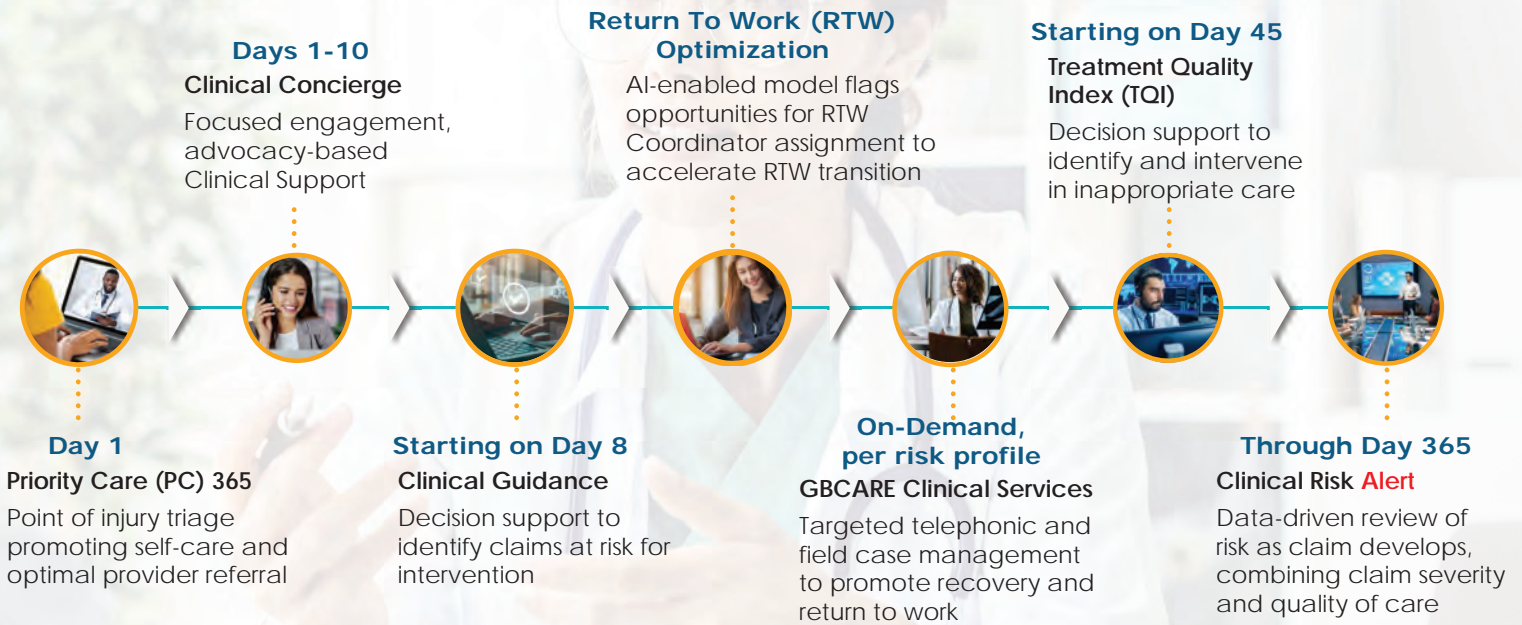
## Case Study: Finding the Right Talent for a National Carrier

National carriers are under tremendous pressure to innovate and grow profitably. New products and services along with geographic expansion of existing platforms are common strategies. The client also faced a high level of regulation and compliance mandated by the federal government.

GB was awarded the program based on our track record for recruiting, hiring, and retaining world class "Federal" talent. The program launched in 2013 and in 2019 we converted the platform to a dedicated cost plus structure as the program's size and scale warranted the dedication. Further, their growth enabled the creation of a Federal Branch which launched in 2020. This dedicated Carrier Practice branch provides additional scale, recruiting, training, and support.

Although the Federal Acts niche use a narrow talent pool, we are actively training the next generation to secure competency.

# CLINICAL INTERVENTION ECOSYSTEM



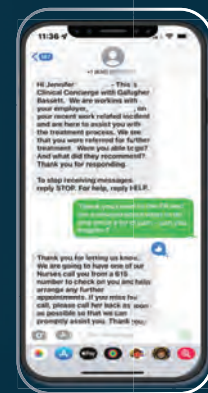
## CLINICAL CONCIERGE EARLY ADVOCACY SOLUTION OFFERS INNOVATIVE RISK ASSESSMENT FOLLOWED BY STRATEGIC CLINICAL ENGAGEMENT SUPPORT TO INJURED WORKERS



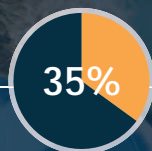
### INJURED WORKER SUPPORT



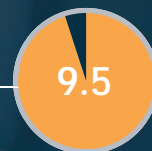
### EARLY TREATMENT OVERSIGHT



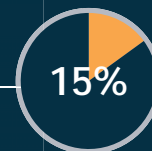
Reduction in Claim Duration



Lower Disability Duration



9.5 Out of 10 Injured Worker Satisfaction



Reduction in Clinical Spend

# GB LITIGATION MANAGEMENT PROGRAM

After losses and medical, the cost to defend your organization is one of the largest expenses for your risk program. GB's Litigation Management Program (GBLMP) is designed to help you more effectively manage these costs through integrated legal bill review, advanced analytics, and defense counsel assessment tools. We ensure you have the right firms, doing the right work, at the right rate – on each and every claim.

## GBLMP LEGALSORE LAW FIRM PERFORMANCE DASHBOARD



### Holistic Assessment:

quantitative and qualitative measures to evaluate firm performance



### Unbiased Analysis:

outcomes adjusted for complexity, based on our S.M.A.R.T. methodology



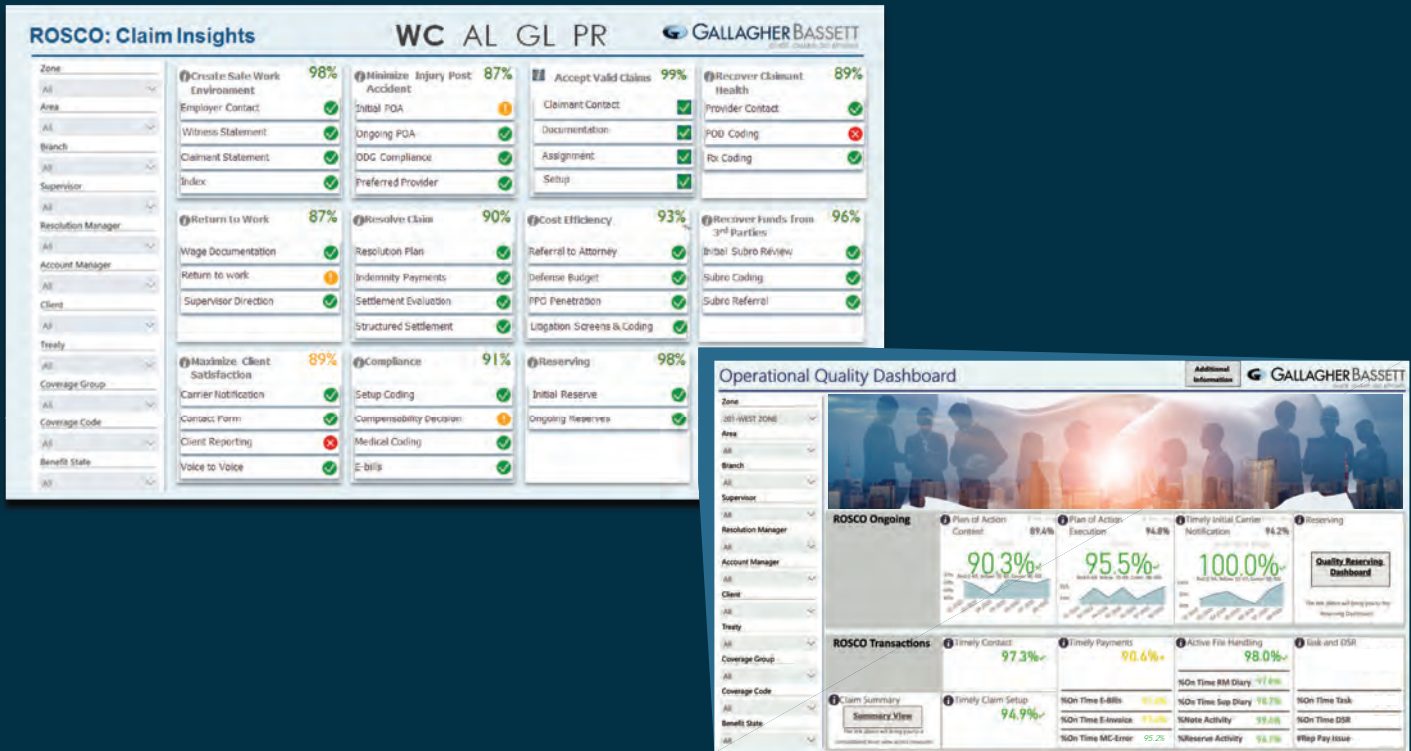
### Comprehensive Rating:

firms are evaluated relative to other client counsel and GB's book of business



# QUALITY & EXPERTISE

Quality claim handling has been a hallmark of GB since our inception in 1962. Our relentless pursuit of quality improvement has taken us to the next chapter in claims quality in the form of **Real time Opportunities for Superior Claim Outcomes (ROSCO)**. Through ROSCO, we have applied a real-time approach to the majority of our lifecycle claim reviews, which includes 40+ objectives across all lines of coverage.



GB has been known for our expertise in workers' compensation and general liability. As the world changes, so do we. Recently, GB has acquired companies with complimentary and unique expertise to prevent, manage, and resolve claims for our clients in high risk, high exposure industries and environments.



GB SPECIALTY

GB TECHNICAL SERVICES

## WHERE WE HELP

## WHAT WE DO

## WHERE WE HELP

## WHAT WE DO

Healthcare Liability, Medical Malpractice, Misc. Professional Liability, Product Liability, Cyber, Construction, Trucking

Claims Management, Risk and Claims Consulting, Reserve & Operational Audits

Environmental, Health & Safety, Engineering, Building Sciences

Risk Transfer, Consulting, Analytics, Project Management

# ADVANCED ANALYTICS AND BENCHMARKING

Benchmarking is crucial to a successful claims operation, but relying solely on industry benchmarks to inform your claims management can be misleading. Most benchmarks can be imprecise and rely on industry-specific comparisons, including vastly different exposures at the claim level, even in the same jurisdiction. Moreover, inaccurate information and data can have significant negative impacts on your claims programs and total cost of risk (TCOR).

## BENEFITS OF SMART BENCHMARKING:



**Improves** the accuracy of claim benchmarks by incorporating 30+ unique claim characteristics



**Creates** targeted recommendations on where to focus efforts toward proactive program improvement



**Provides** in-depth detail on year-over-year claim trends to help you make better, more informed decisions about your business



**Helps** focus attention and time investment on claims that are most likely to have a severe business impact

The SMART Benchmarking Dashboard provides the ability to determine root cause of opportunity **with just a few clicks, in real time**, across more than a dozen metrics—effectively creating 24/7 stewardship.

For example:

A user finds that their overall costs have increased in the past year. From there, the users can quickly determine the source of the cost increase using the Opportunity Finder feature, which slices outcomes by business division, jurisdiction, accident type and source, industry, and even medical treatment quality. Each driver of opportunity is quantified relative to the SMART benchmark, allowing the user to easily prioritize which drivers to focus on to improve outcomes.

## SMART BENCHMARKING DASHBOARD IS AN INTERACTIVE TOOL TO ANALYZE CLIENT RESULTS RELATIVE TO BENCHMARKS

### Performance Overview:

- Interactive way to **view client performance on critical KPIs**
- Comparisons of results to **SMART Benchmarks**

### Opportunity Finder:

- Tool to **identify specific areas of underperformance** vs. benchmarks
- Drill down into more **specific categories and claim-level results** to pinpoint opportunities



# LUMINOS RMIS

Managing a claims program requires significant information at your fingertips to make quality decisions.

Our award-winning RMIS platform, **Luminos**, provides an extensive suite of customizable dashboards and reporting capabilities. You can also choose additional functionality like a cost allocation module, OSHA module, safety audit templates, policy management and ERM tools. Luminos lights the way to better risk management.

## SYSTEM CAPABILITIES

### 2023 REDHAND RMIS REPORT

Providers at a Glance:  
Third Party Administrator Providers

#### SYSTEM CAPABILITIES

	Broadspire	CorVel	Gallagher Bassett	Seadgwick
CLAIMS MGMT	●	●	●	●
EHS	●	●	●	●
EXPOSURES	●	●	●	●
POLICY & INSURANCE	●	●	●	●
REPORTING	●	●	●	●

#### LEGEND

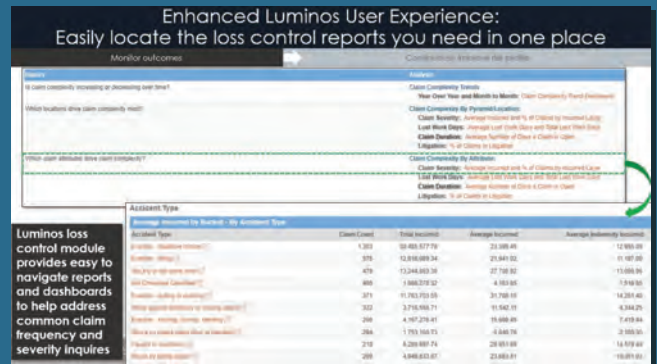
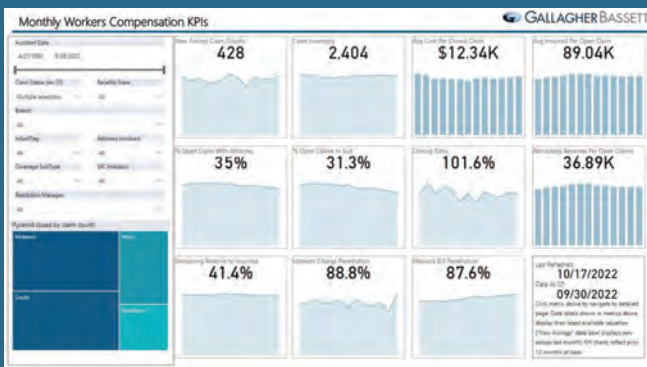
- VERY STRONG
- STRONG
- ABOVE AVERAGE
- AVERAGE
- BELOW AVERAGE
- WEAK
- N/A

The results displayed are based on the composite results of the Vendor RFI scoring and User Survey results.

- **Highest Net Promoter Score (NPS)** six years in a row
- **Powerful next generation technologies** focus on the factors that impact all areas of modern day carrier operations
- **Highest level of usage among all TPAs** highlights the combination of power and ease of use
- **Innovative analytics** provide at-a-glance metrics supporting the execution of all risk mitigation programs and strategies

LUMINOS

The Most Recommended RMIS in the Industry



“Gallagher Bassett (GB) continues to offer the most **highly rated** TPA RMIS from both service and functionality perspectives.”

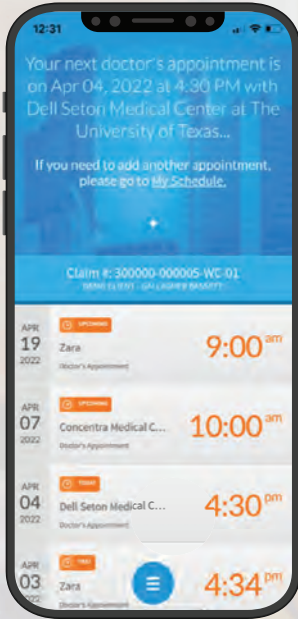
RMIS Report, Redhand Advisors



# GBGO MOBILE SUITE

In a world that keeps moving, GB delivers the best possible claims experience to our clients, and their injured workers and customers. GBGO is a mobile suite that provides faster and more effective communication and keeps all parties connected through available, on the go applications.

Home Screen



GBGO mygbclaim provides injured workers with 24/7 access to claim related information such as locating the nearest in-network provider, filling a prescription, checking the status of an indemnity payment, or engaging their GB Resolution Manager.

Simple, convenient, effective – the claim experience your injured workers expect and deserve.

GBGO is also available in Spanish.



Resolution Manager



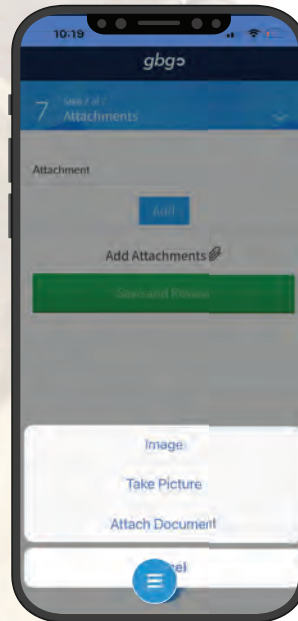
Medical Card



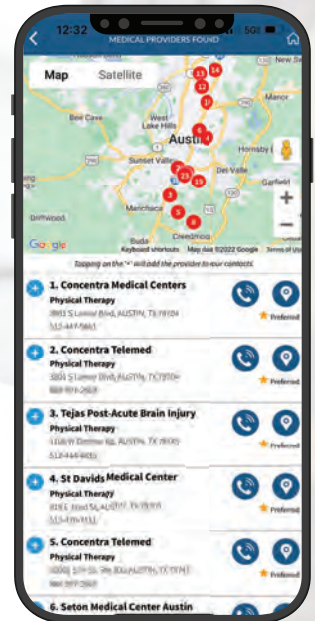
Payments



Attachments



Providers Found

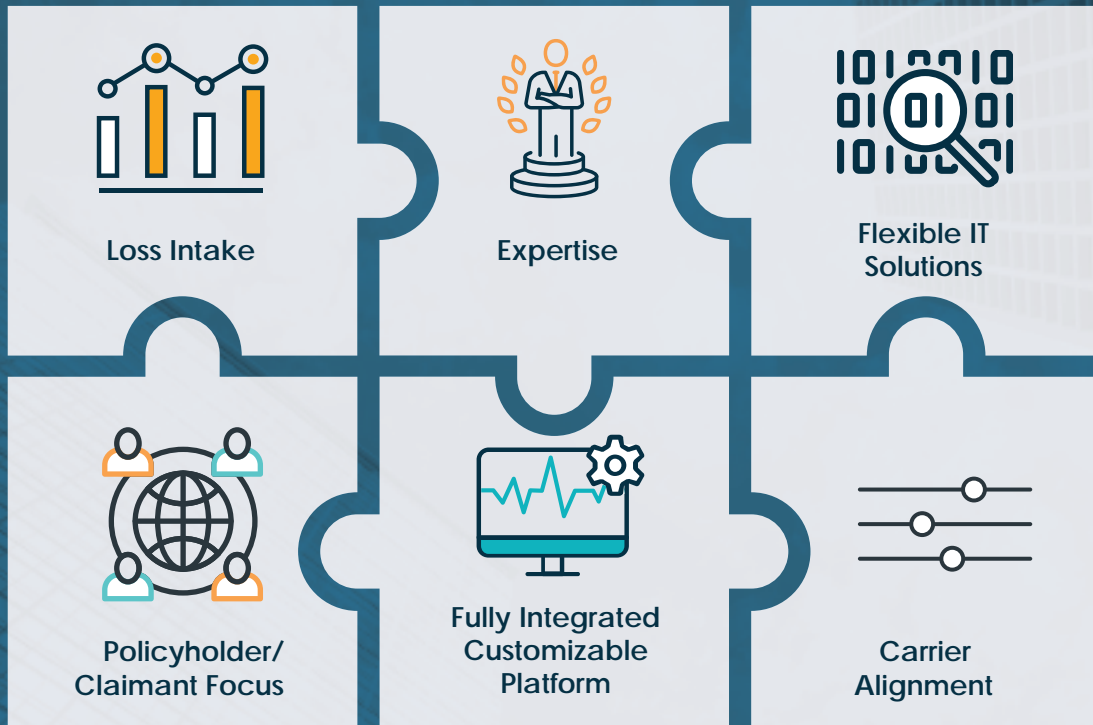


The GBGO firstconnect tool puts the power of claim reporting in the palm of your hand.

Whether reporting a workplace injury, a customer accident, or an auto loss, GBGO firstconnect allows your organization to easily report a loss and submit pictures through an easy-to-navigate mobile app – delivering expedited reporting, better information, and convenience.

# PRIVATE LABEL SERVICES

GB is highly experienced in private labeling our services for carriers with internal claims management teams. Some of the world's most reputable insurance carriers and corporations entrust their internal claim function to us. Protecting and enhancing our customer's brand is our first priority when collaborating on a service delivery strategy.



## FULLY INTEGRATED INTO YOUR CUSTOMIZED SERVICE PLATFORM



# LEGACY CLAIMS MANAGEMENT

According to a recent survey\*, roughly 30% of run-off deals are motivated by disposing of non-core business; over 15% relate to trends in social inflation and managing claims volatility; and about 10% of deals are done to reduce expenses.

GB has handled a variety of legacy claims. Our claim professionals enjoy a long term career handling those portfolios while other entities find it difficult to retain and motivate staff. Often times, GB is able to offer employment to those familiar with the legacy claims and hence rebadge those team members. With over 50 years of expertise in complex claims resolution, we anticipate and understand evolving trends. GB brings flexibility rather than fixed cost to the equation.

GB has been called upon by insurers streamlining their portfolios and redeploying their capital more efficiently. This allows our partners and their staff to focus on current and future customers, while GB focuses on prior customers. Legacy reserve management is a solution for insurers and companies of all sizes. GB services Workers' Compensation, Construction Defect, Commercial Auto, Transportation, Specialty Lines within the Casualty market and more.

\*PwC Global Insurance Run-off Survey

## We Bring Expertise Regarding:

- Legacy Portfolios in Live Companies
- Pure Run-off Companies
- Captives
- Loss Portfolio Transfers

GB is a valuable partner to both buyers and sellers in this space. Overall price and value is appreciated by both plus:

### Buyers:

- Systems Migration & Integration
- Data Integrity
- Value Proposition
- Demonstrably Superior Claim Outcomes

### Sellers:

- Claims Reputation
- Regulatory Compliance
- Ability To Execute
- Retain And Motivate Staff

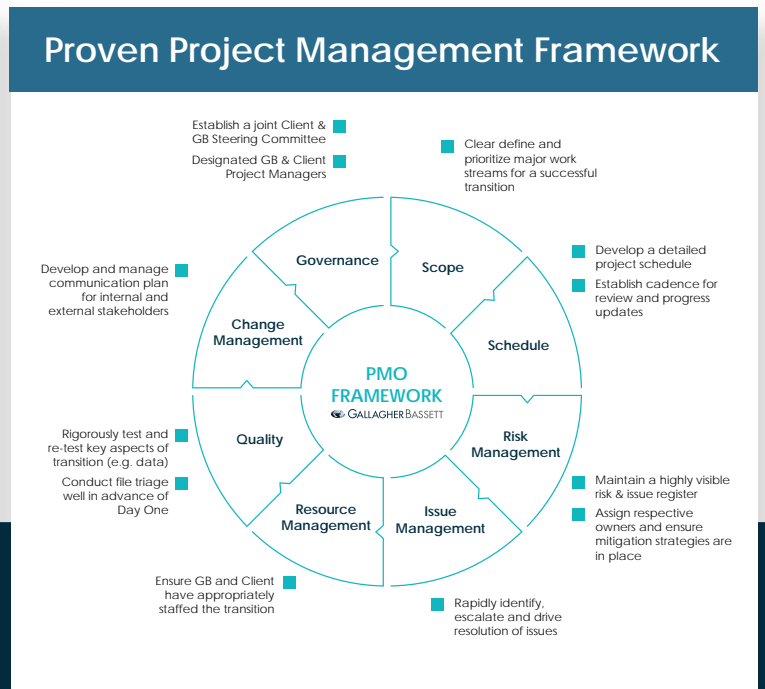
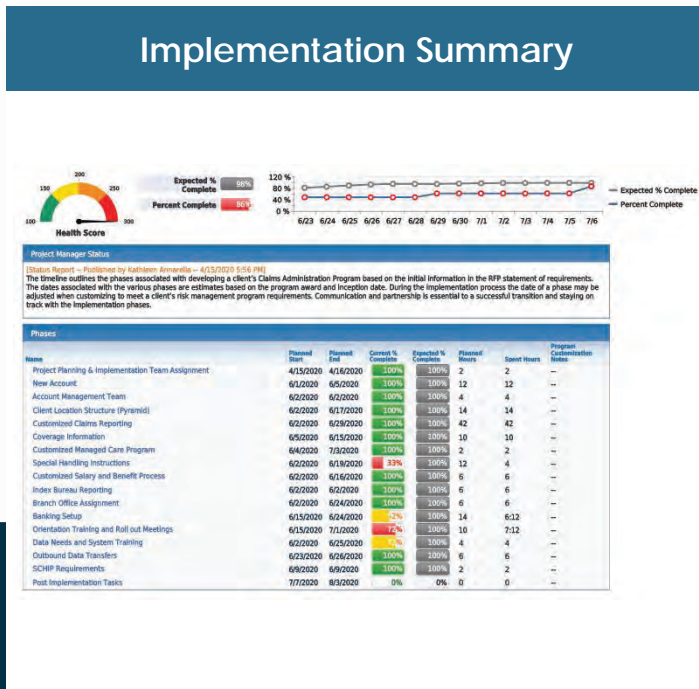


# IMPLEMENTATION AND TRANSITION

GB understands that a smooth, quality implementation is an essential foundation for a long-term partnership. We will commit our expertise and technology to get the transition right and support you through the process. We have a strong track record of seamless, yet rapid transition of claims portfolios, and service for global carriers.

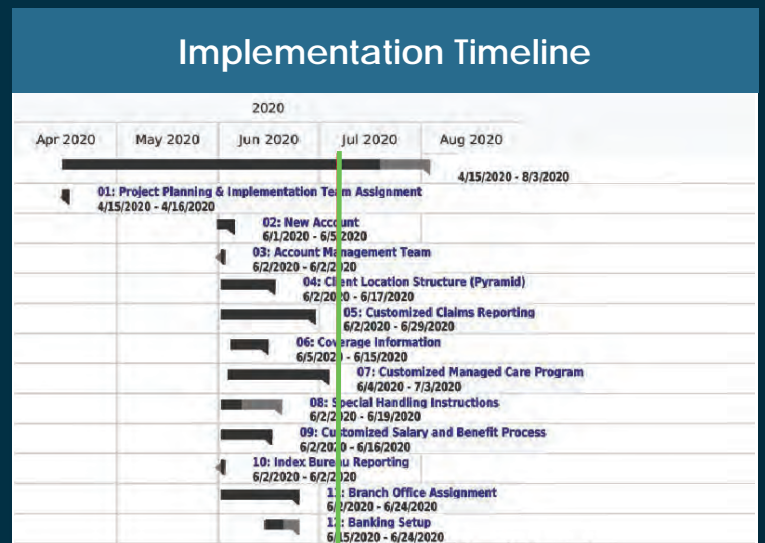
A dedicated Implementation Manager will develop and manage the transition, keeping you updated on progress through weekly status meetings.

## SETTING THE STAGE TO GUIDE CUSTOMERS THROUGH THE CRITICAL STEPS OF IMPLEMENTATION.



Easily Confirm Project Status:

- Timeliness and completion of tasks
- Accuracy of budget
- Progress regarding key milestones
- Linkages, co-dependencies, and next steps on the road to successful launch



# AWARD WINNING



12 Consecutive Years



2018 Forbes Best Companies to Work For



2018 Comp Laude Award Winner



Top Rated TPA Six Consecutive Years 2018-2023 RMIS Report



2018 Best Intern Program Australian Associate of Graduate Employers



Captive TPA Winner Six Consecutive Years 2018-2023



Most Highly Regarded Insurer/TPA for Casualty Claims Handling by Advisen



2018 Insurance Industry Innovation of the Year



2020 Insurtech Initiative of the Year Business Insurance



2020 & 2021 Rising Stars Award Winner



Florida Workers' Compensation Institute Hall of Fame



2018, 2020, 2021, & 2023 Business Insurance Future Leaders Award Winner



2019 & 2021 Women to Watch Award Winner



2020 Finalist UK Claims Service Provider of the Year



2020 Corporate Social Responsibility of the Year Insurance Asia Awards



Finalist - 2020 Service Provider to the Insurance Industry of the Year Insurance Business Awards



2019 & 2020 Top 10 Claims Processing and Management Solution Provider



2020 Best Places to Work for LGBTQ Equality



Top 20 Insurance Workplaces Insurance Business New Zealand



Top Claims Processing and Management Companies 2020 CIO Magazine



# CARRIER PRACTICE TEAM



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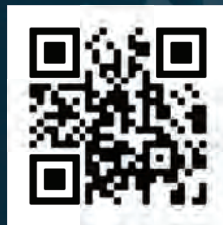
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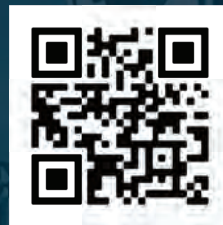
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