

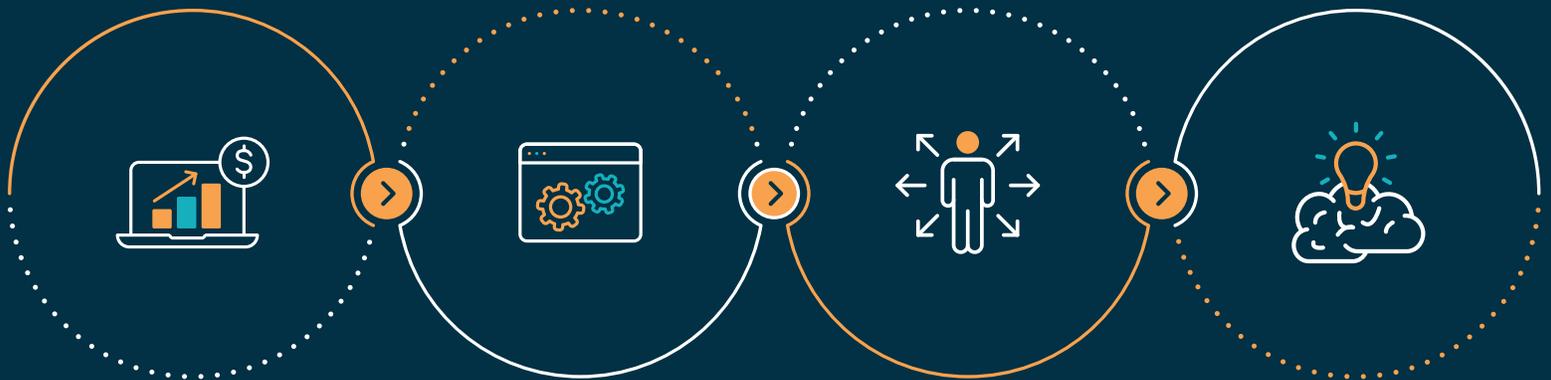
YOUR NEXT BIG OPPORTUNITY IS ALREADY HERE

DISCOVER NEW OPPORTUNITIES TO DRIVE BUSINESS PRODUCTIVITY, GROWTH AND EXPANSION

Within a dynamic insurance marketplace, the ability 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 capitalizing on opportunities aligned to these priorities through strategic outsourcing partnerships with Gallagher Bassett (GB).

GB has been an expert in risk and claims management solutions since 1962. Our Carrier Practice model was built in collaboration with carriers and provides a dedicated cross-functional team focused entirely on the unique objectives of insurance carriers. We build integrated claims management programs aligned and tailored to each carrier's specific business goals and internal operations.

DELIVERING VALUE TO YOUR BUSINESS



Increase profitability

through superior outcomes, underpinned 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.

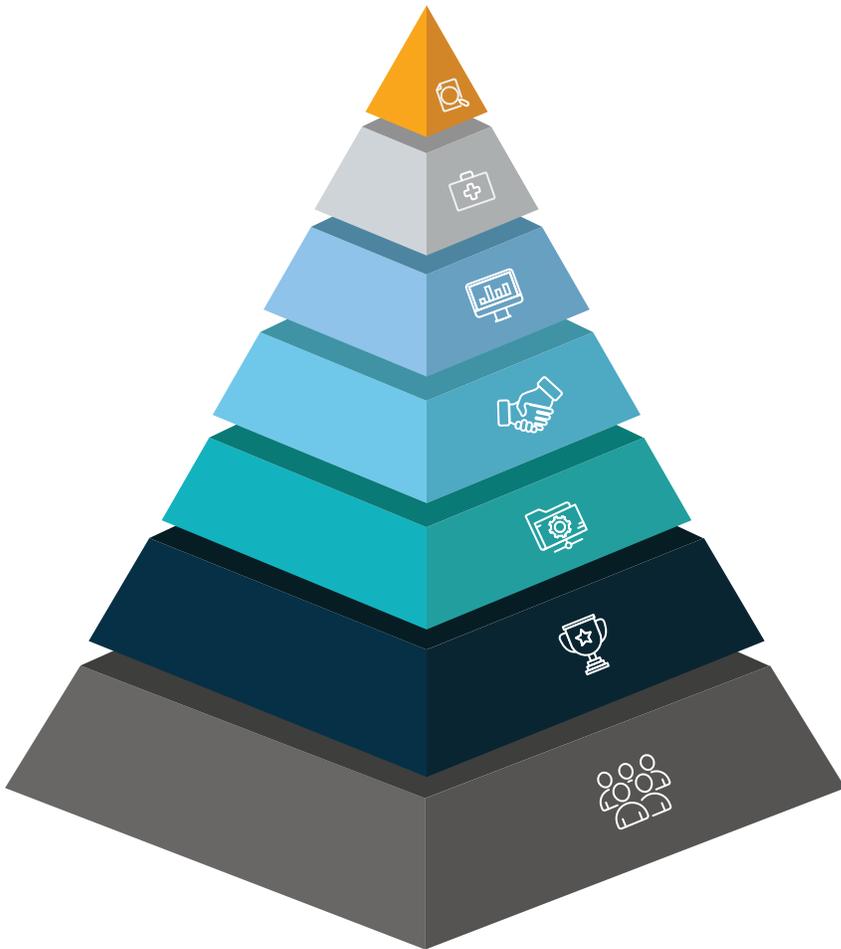
Proactively address claims industry challenges

such as talent recruitment and development, the ever-changing regulatory landscape, and supporting geographic and product expansion.

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**
 - Account Management-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
- Program Administrators
- MGAs
- Risk Retention Groups
- Captives
- Alternative Risk Financing Facilities

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

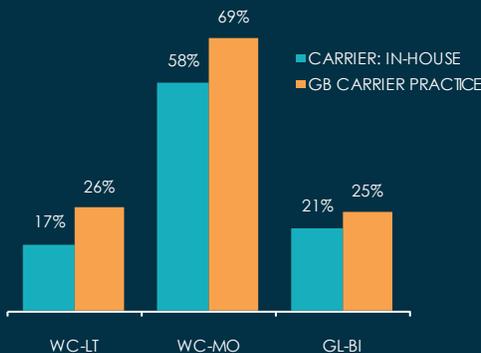
SUPERIOR OUTCOMES

GB has 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 TPA. 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

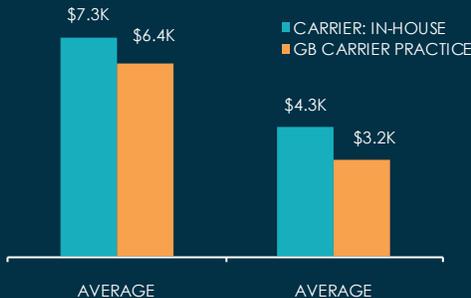
CASE STUDY

GB's dedicated Carrier Practice service model has driven substantial improvement in our partner's claim program performance:

CLAIM CLOSURE RATE at 12 months of development



WC-LT LOSS COSTS at 12 months of development, closed claims



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

FOR MORE INFORMATION CALL

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INSURANCE CARRIERS ACROSS THE GLOBE

TAILORED CUSTOMER EXPERIENCE

"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

CUTTING-EDGE TECHNOLOGY

"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

CLAIMS INDUSTRY CHALLENGES ADDRESSED

"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

ENABLING GROWTH OPPORTUNITIES

"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

100+
Carrier
Relationships

460+
Dedicated Carrier
Practice Team Members

107,000
Claims
Reported

\$1.672B
Claims Paid