



GB MUTUAL CARRIER CASE STUDY

Region:

North America

Client:

National Mutual Insurance Carrier

Project or Retainer Name:

Broadened TPA partnership to effectuate expansion, profitable growth, and consistent claims/service excellence

GB Services:

- Depth of quality claims resources
- Performance and predictive analytics
- Innovative technology

A mutual carrier was leveraging several third-party administrators (TPAs) to handle claims outside of its core footprint and across multiple lines of business in an effort to hasten profitable growth. This approach led to scattered reporting and varying degrees of success, limiting the carrier's ability to expand operations.

Partnering with Gallagher Bassett's (GB) claims experts and leveraging best-in-class technology, the carrier consolidated its workers' compensation claims, aligning service under one partnership, and created a sustainable framework to support long-term growth.

When the opportunity arose to outsource their commercial automobile claims, GB's established track record of success and partnership proved the right choice to manage this additional line. Our national footprint, award-winning RMS system (Luminos), and proven ability to deliver quality client service has enabled this mutual carrier to grow their market share in an ever-increasing competitive landscape.

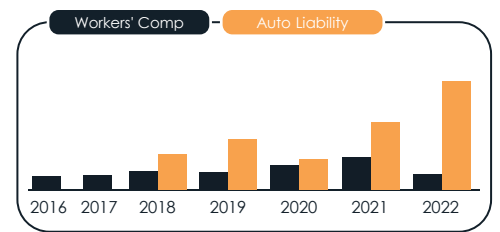
Our Approach:

GB's team of experienced Resolution Managers and Client Service Managers, coupled with our predictive analytics and decision support tools, ensured consistent performance, highly satisfied insureds, and superior claims outcomes. Using our knowledge and dedication to the carrier model, we became an extension of the client, which ensured customized service that exceeded the expectations of their insureds.

Results/Outcomes Achieved:

The mutual carrier was able to compete on a national scale by leveraging GB's footprint, expertise, and technology. They were able to streamline oversight by using fewer TPAs and using GB's RMS to easily see and monitor results while being confident GB was delivering an excellent customer experience.

Number of Claims Set Up by GB for This Client by Year



- Workers' compensation volume handled by GB for this mutual carrier client increased from under 400 new claims in a few states in 2016 to nearly 1,000 new claims across the entire country in 2021.
- Commercial automobile liability volume handled by GB for this mutual carrier client grew from zero to over 1,000 a year nationally from 2018 to 2021. Since 2021 alone, auto liability claims have increased 60% and more than tripled since 2018.
- The client has entrusted GB with more than \$25M in incurred dollars across those books of business as we continue to deliver superior claims and service outcomes.