



**GALLAGHER
BASSETT**

CAPTIVE PRACTICE

WELCOME TO GALLAGHER BASSETT

As President and CEO of Gallagher Bassett (GB), I appreciate your interest in our organization. Through my years at GB, I have been continuously inspired by our team's expertise, innovation, and commitment to quality service and encourage you to learn more about how we deliver the best outcomes for our clients.

This isn't simply my opinion, but the shared perspective of clients throughout the industry. In fact, GB has been recognized by Captive Review as TPA of the Year for six consecutive years. In addition, Luminos, our bundled hybrid RMIS platform, has been awarded top honors as the leader and most comprehensive RMIS among our peers, ranking best in solutions offered, system capabilities, and Net Promoter Score.

It's not enough to be the best overall; we have to be the best for you. As you meet with us, ask questions and be prepared to answer some from us, as well.

We believe a successful partnership is forged through mutual understanding of your goals and how we will achieve them together. We want to learn what success looks like for you, your team, and your company.

If your focus is on medical management, ask about GBCARE, our suite of solutions and integrated services that help guide injured employees on their path to recovery, ensuring they receive the right care at the right time for optimal clinical outcomes. If your priority is claim handling throughout the world, ask about our global capabilities. If your priority is exceptional management of specialty liability claims, ask about our industry-specific expertise. If you want to know how we deliver superior claims handling consistently, ask about our commitment to quality and service excellence.

Finally, if you really want to know what differentiates us from the rest of our competitors, ask how we attract and retain the best people. You may not need to ask, however, because I am confident you will feel the difference after meeting with our team.

We go beyond expectations in the continuous pursuit of a better way. Let us show you how we can achieve superior outcomes together!



Scott Hudson



GB CAPTIVE PRACTICE – WHO WE ARE

A dedicated cross-functional team inside GB that is focused entirely on the unique goals and business objectives of captive consultants, group captives, brokers, and individual member insureds.

CAPTIVE REQUIREMENTS



Best outcomes, enabled by consistent delivery against best-practices



Exceptional data integrity and adherence to regulatory requirements



Understanding of member insureds and broker service expectations



Exceptional expertise and talent pipeline

GB DELIVERS

- Dedicated Captive Practice team, that enhances “risk management” mindset
- Robust decision support tools (e.g., reserving and clinical insights) to facilitate decision making
- Operational Quality Dashboard to drive adherence to Best Practices

- Continuous investment in claims management system, EDI and claim coding quality

- Best-in-class RMIS capabilities to enable client and agent self-service
- Industry-leading mobile capabilities for claimants
- Centralized support center to assist in claim inquiry

- Expertise across lines of coverage and based on claim complexity (e.g., large loss)
- Specialized handling to match talent
- with appropriate resourcing
- Robust talent acquisition, development and retention capabilities

You are under pressure to grow profitably, with your attention and capital being pulled in many directions. The need to continuously develop products, expand into new markets, and price competitively are vital to your long-term success. How do you create flexibility, while ensuring claims remain a strength for your business?

GB has been a leader in claims management since 1962. Our Captive Practice platform was built in collaboration with carriers and captive consultants 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 captive consultants, insurance carriers, brokers, and individual member insureds. 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 demonstrably superior outcomes – loss costs & unallocated expenses – powered by our best practices and cost containment solutions.

Enhance your brand



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

Outpace your competitors



using analytics and mobile engagement powered by cutting-edge technology.

GB – A GLOBAL SERVICE COMPANY

CAPTIVE OVERVIEW



HOMOGENEOUS PROGRAMS
for multiple industries

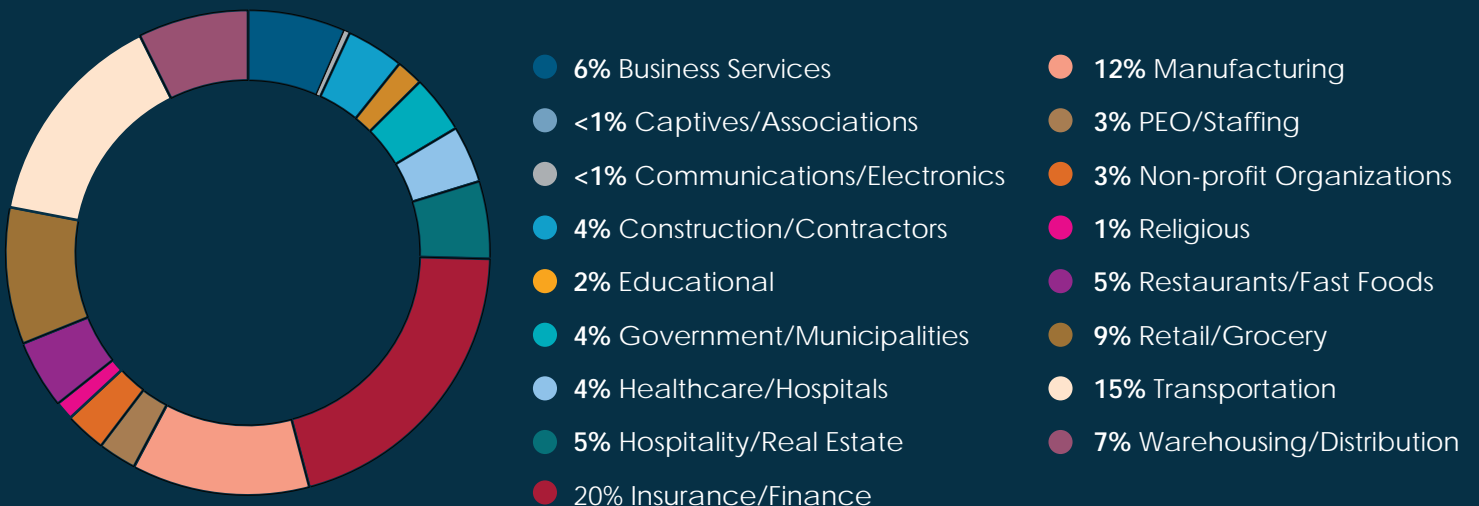
HETEROGENEOUS PROGRAMS
that touch virtually all industry groups

FULLY DEDICATED
claims service teams in 38 offices nationwide

CAPTIVE PRACTICE GROUP
of dedicated, experienced professionals that includes loss control service consultants

INDUSTRY BREAKDOWN

2023 Year End Snapshot



SERVICE DELIVERY PLATFORM

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

- Workers' Compensation
- Property
- Casualty
- Professional Liability



Clients Served

- Carriers
- Group Captives
- Captive Consultants
- Brokers
- Risk Retention Groups
- Individual Member Insureds

WHAT MAKES US DIFFERENT

RESULTS



*GB has become an extension of our Risk Management team. They bring a **results-focused mentality** and collaborate well with our team to provide the best treatment for our injured workers while resolving claims expeditiously. We have had **phenomenal results** in our first year. We expect that the best is yet to come.*

Brad Reese, Director of Risk Management, Asbury Automotive Group

EXPERTISE



*We have been very happy with the decision to change TPA to GB over two years ago. Their technical capabilities have enabled us to **score higher on audits** than our previous provider. We have a qualified and engaged team of resolution managers, with significantly less turnover than our previous administrator. **GB is fully engaged and invested in our program.***

Associate General Counsel, Fortune 500 Grocery Chain

INNOVATION



*We have been extremely pleased with the performance of Gallagher Bassett. They understand the unique characteristics of the retail industry and **provide creative solutions** that are customized to meet the needs of our company. GB is truly a **long-term strategic partner.***

Vice President of Risk Management, Fortune 500 Retail Company

CULTURE

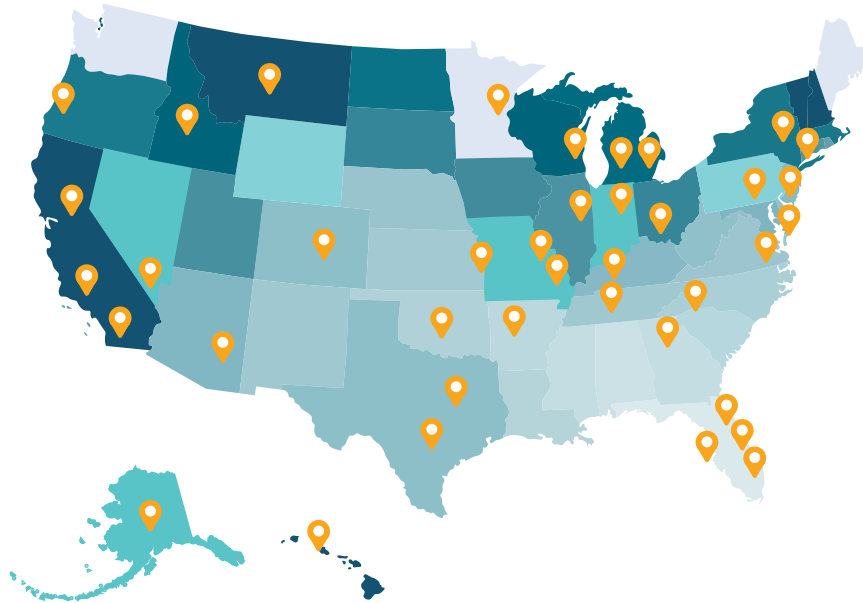


*For 75 years, we've understood the sacred trust a parent gives us when they send their teenager to work in one of our restaurants. If that teenager gets hurt, I know our **GB Resolution Manager will make sure they keep our promise** to give that worker the best care for their recovery. GB isn't just our TPA, they're our **business partner.***

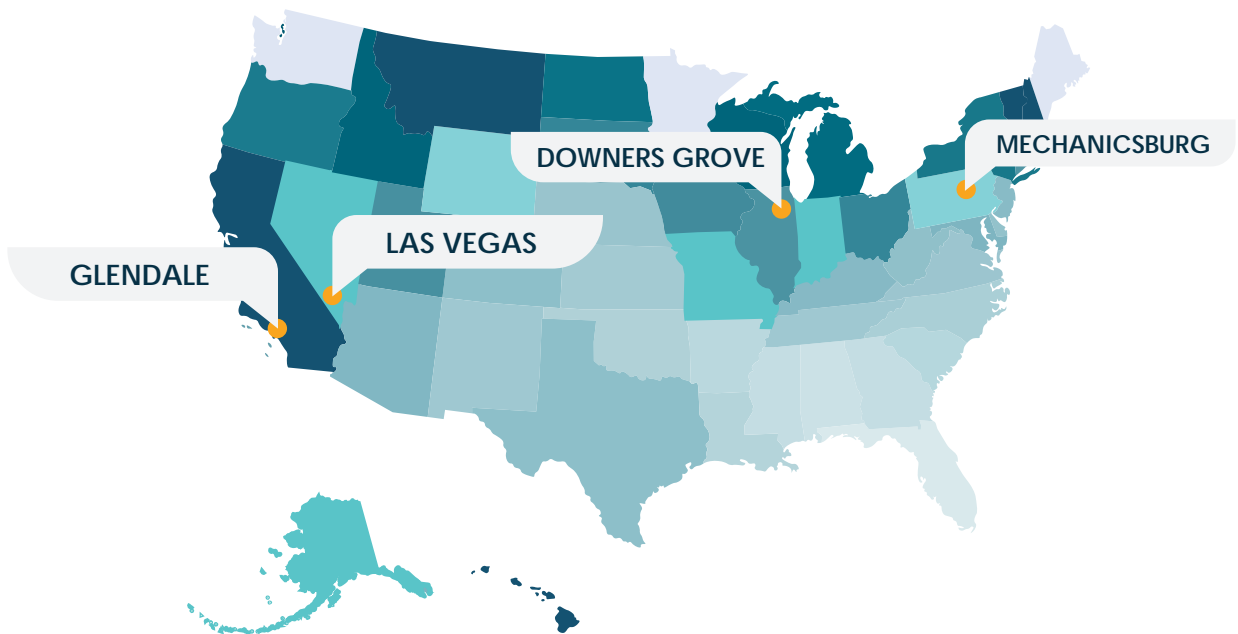
Patrick Jones, Claim Manager, Harman Management Corporation

NATIONWIDE COVERAGE

Office Footprint



Auto and Liability Captive Locations

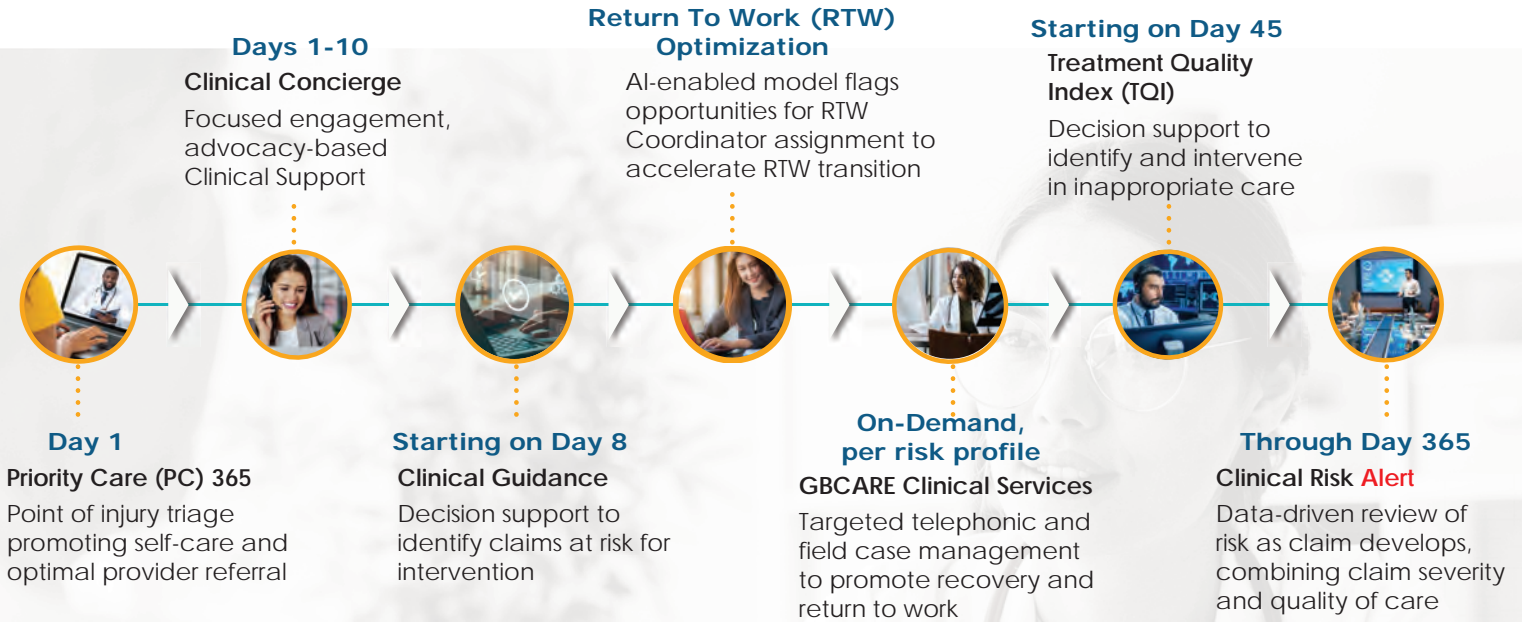


OUR TEAM: THE HEART OF GB

Before a predictive model triggers, before a medical bill is reviewed, before a loss run is generated, there is an interaction – between someone suffering a loss and a claim professional. We call these claim 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 in our industry.



CLINICAL INTERVENTION ECOSYSTEM



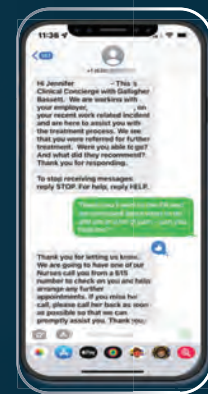
CLINICAL CONCIERGE EARLY ADVOCACY SOLUTION OFFERS INNOVATIVE RISK ASSESSMENT FOLLOWED BY STRATEGIC CLINICAL ENGAGEMENT SUPPORT TO INJURED WORKERS



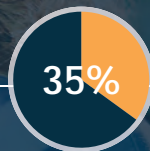
INJURED WORKER SUPPORT



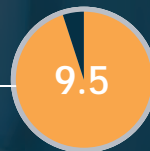
EARLY TREATMENT OVERSIGHT



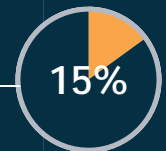
Reduction in Claim Duration



Lower Disability Duration



9.5 Out of 10 Injured Worker Satisfaction



Reduction in Clinical Spend

GBLMP LEGALSUITE SOLUTIONS

Gallagher Bassett's LegalSuite of litigation support services is built on the firm belief that better information drives better claim outcomes. Our solutions are built using industry best practices and industry-leading advanced analytics enabled by data sets from millions of claims. Each LegalSuite solution is impactful on its own and combined, the suites provide a comprehensive set of capabilities, metrics, analytics, and insights to understand, manage, and improve the value of your legal services and associated claim outcomes.

ENSURE GUIDELINE COMPLIANCE AND DATA CAPTURE



UNDERSTAND YOUR FIRM'S PERFORMANCE

GB's LegalSuite includes an industry-leading law firm performance dashboard. The dashboard provides apples-to-apples comparisons across similar claims based on factors that drive outcomes. There are three primary elements that differentiate our proprietary performance management solution:



Law firm performance is measured and displayed against GB's book of business, which allows for comparisons against all GB claims for like coverage and state to identify differences in firm and client practices and philosophies that influence outcomes. Performance is also measured and displayed against Client Portfolio to assess relative law firm performance only on a client's claims. This is of value where more than one firm is used for a given state and where coverage practices and philosophies are consistent across the portfolio of claims.

QUALITY & EXPERTISE

GB has continued its commitment to quality with our recent launch of the Operational Quality Dashboard. Both our Client Services and Claims Operation team members can rapidly evaluate program, claim office, and team member performance – with drill-down functionality to identify opportunities for further program improvement.

Timely Claim Setup - Claim Ops View



Since 1962, GB has been known for our expertise in workers' compensation and general liability. As the world changes, so do we. Over the last three years, 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

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

Claims Management
 Risk and Claims Consulting
 Reserve & Operational Audits

ENVIRONMENTAL RISK GROUP

Environmental
 Health & Safety
 Engineering
 Building Sciences

Risk Transfer
 Consulting
 Analytics
 Project Management

WHERE WE HELP

WHAT WE DO

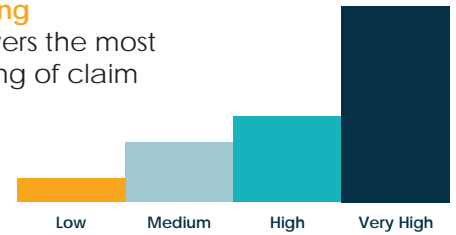
ADVANCED ANALYTICS

To act decisively, you need confidence. Confidence that your results are trending in the right direction. Confidence that benchmarks are truly apples-to-apples. And confidence that you and your team are focusing on the right claims. Through our team of analytic consultants, GB has developed cutting-edge stewardship, benchmarking, and dashboard capabilities to help you lead — and act — with confidence.

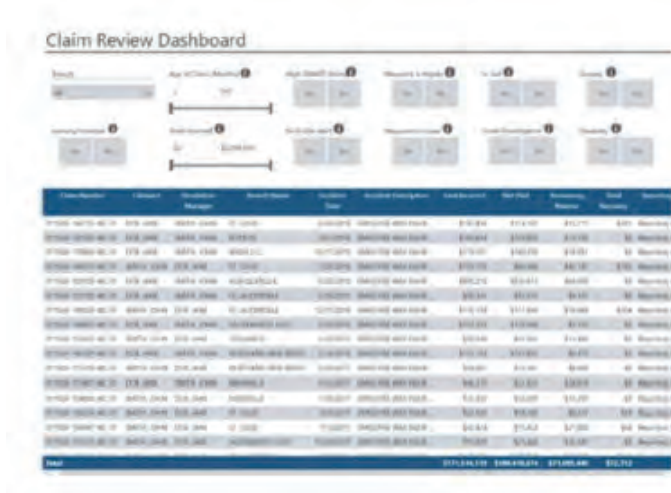


Average Cost by Complexity Group

Our **Severity Mix Adjusted Rating Technique (S.M.A.R.T.)** empowers the most apples-to-apples benchmarking of claim outcomes in our industry.



S.M.A.R.T. CLAIM COHORTS



Innovative analytic tools, like our **Claim Review Dashboard**, help you and your team better manage your claim portfolio.

Every **stewardship analysis** includes deep-dives on drivers of total cost of risk (TCOR): closure performance, litigation management, reserving, return to work, and managed care.

LUMINOS RMIS

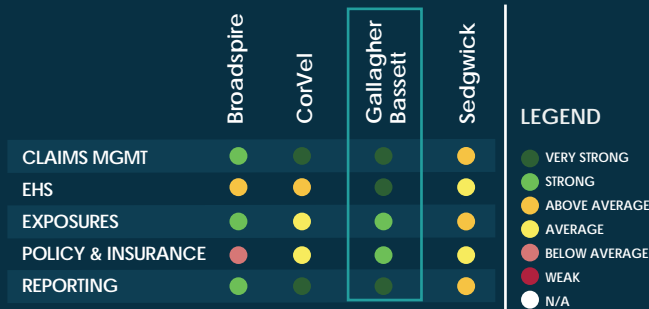
For the sixth year in a row, the 2023 RMIS Report called out GB's Luminos platform as the most comprehensive product offering in the bundled TPA space.

Luminos is our one-stop-shop for all our client-facing computing products. Alongside core RMIS software features, we draw from our own repository of claim expertise and data science resources to provide a full suite of data benchmarks, scorecards, and AI-driven analytics that deliver actionable program improvement information.

2023 REDHAND RMIS REPORT

Providers at a Glance:
Third Party Administrator Providers

SYSTEM CAPABILITIES



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

USER SURVEY RESPONSES

GALLAGHER BASSETT LUMINOS	(267)
TRAVELERS e-CARMA	(48)
CORVEL CARE ^{MC}	(19)
SEDGWICK VIAONE	(16)
LIBERTY MUTUAL RISKTRAC	(14)
ZURICH RISK INTELLIGENCE	(8)
ESIS GLOBAL RISK ADVANTAGE	(5)
AIG INTELLIRISK	(4)
BROADSPIRE	(4)
THE HARTFORD TREO	(4)
CHUBB CLAIMVIEW	(4)
CONST. STATE e-CARMA	(3)

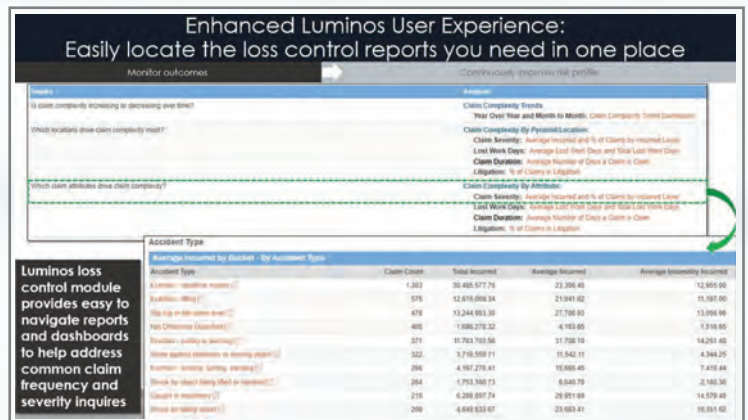
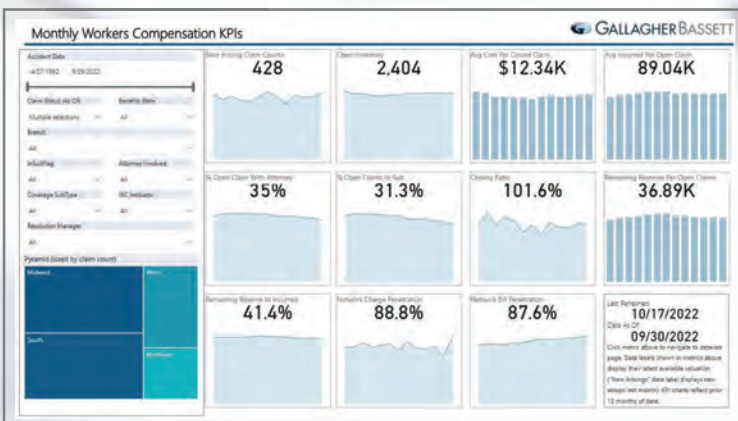
(#) NUMBER OF RESPONDENTS IN PARENTHESES

"Evaluation results again ranked our Luminos product top of the leader-board for the bundled market space that includes TPAs, carriers and brokers.

-Joe Zinga, SVP-Risk Management at GB

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.

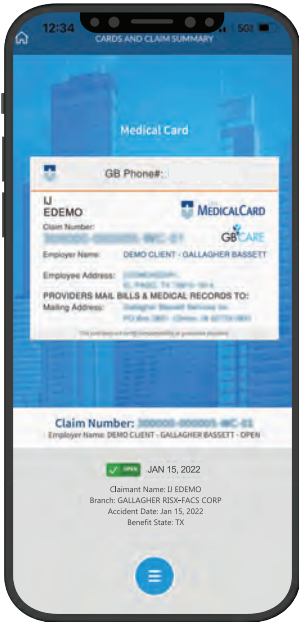
GBGO is also available in Spanish.



Resolution Manager



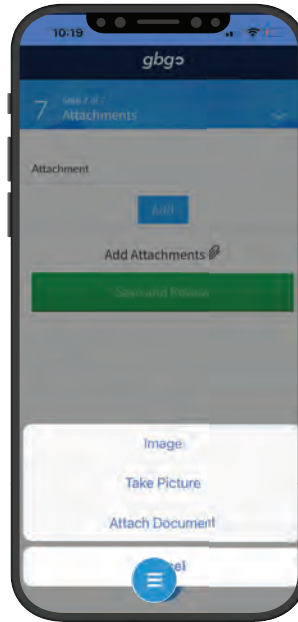
Medical Card



Payments



Attachments



Providers Found



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

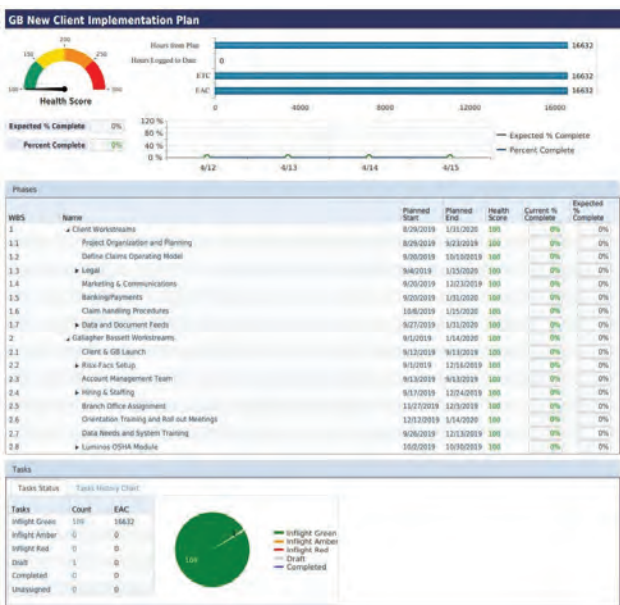
Whether reporting a workplace injury, a customer accident, or an auto loss, GBGO firstconnect allows your organization to easily report a loss and submit pictures through an easy-to-navigate mobile app – delivering expedited reporting, better information, and convenience.

IMPLEMENTATION & TRANSITION

A smooth, quality transition is an essential foundation for a long-term partnership. GB understands this and believes that our expertise, technology, and commitment to getting it right will support and enhance your risk management program. Our implementation team brings an unprecedented level of expertise and resources to your business. A dedicated Implementation Manager will be responsible for developing and managing the project timeline as well as communicating the progress of the implementation in weekly status meetings.

Setting the stage to guide customers through the critical steps of implementation.

Implementation Summary



Proven Project Management Framework



✓ Tell exactly where projects aren't matching up to plan

- Tasks running late
- Tasks over budget
- Tasks not being worked on

✓ See immediately how programs are affecting other tasks, milestones and project completion dates



INDUSTRY RECOGNITION



TOP RATED TPA
SIX CONSECUTIVE YEARS



CAPTIVE TPA OF THE YEAR
SIX CONSECUTIVE YEARS



NAVIGATING CAPTIVES THROUGH RISK

Charting a Course to Risk Control Success

Risk is everywhere in business. Without warning, calm waters turn turbulent. Being prepared and acknowledging risk is one of the most important actions captive organizations can take. Preventing and reducing the frequency and severity of accidental loss is paramount to keeping your insurance costs manageable.

GB's Risk Control Consulting Services Division understands the risks captive organizations face and offers customized, aggressive safety, and loss prevention programs to ensure the success of both individual members and the organization as a whole.

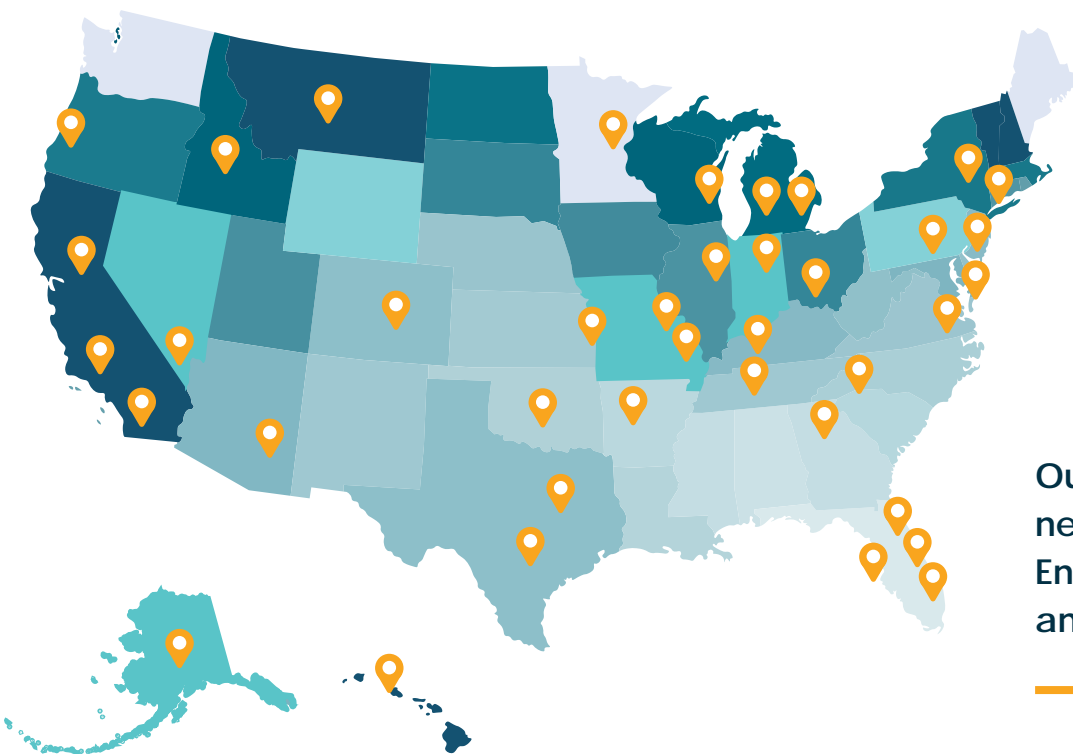
When Experience Counts

For more than two decades, our senior-level loss control professionals have specialized in helping captive clients put successful programs in place. GB's captive service portfolio includes 25+ years of service to one of the largest and most successful heterogeneous member-owned group captives in the United States.

Expert Service

What sets GB apart from other service providers is our involvement with all aspects of the captive's loss control program—from developing policies, procedures and pre-member application assessments—to measuring program performance. We've helped numerous start-up captives set up risk control programs that include loss control committees, goals and objectives, and special needs services.

We're accountable for our services and prioritize attendance at captive board meetings to provide account status reports, answer questions and offer additional solutions to issues that arise.



Our expanded service network includes Environmental, Health and Safety Consultants.

NAVIGATING CAPTIVES THROUGH RISK

Risk Control Programs to Suit Your Objectives

GB works hand-in-hand with your captive members to develop, implement and provide solutions that address their specific needs. Once programs are established, followup analysis and support of each member's continuing activities is provided.

Our programs are applied—giving members the tools they need so that when GB is not on the premises, clients can effectively carry out the implemented programs. We make it a priority to train client management on how to become effective managers of safety and loss prevention within their own operations. And this ongoing approach works to further maintain the safety of employees and promote a perpetual cost-effective safety management system.

Leading Your Captive Organization to Results

Trust the expertise of GB's Risk Control Consulting Services Division to prepare your organization for risk. We'll stand by to help your captive membership achieve its individual safety and loss control goals.

Our loss control professionals are strategically located throughout the United States, enabling us to meet the needs of both single and multi-location clients. We welcome the opportunity to help your captive membership design, implement and track an effective risk management program.

Available Services

- Action Plans
- Benchmarking studies between losses and service plan
- Captive interaction including safety committees and board meetings
- Customized Web Platform
- Loss Control Audits
- Membership workshops and training sessions
- Online Training
- Performance measurement (frequency, severity and cost per hour) for the captive organization and individual members
- Pre-membership loss control assessments and screening
- Quarterly Newsletter Bulletins
- Special attention programs for members who need additional assistance

Specialized Services

- Behavior-Based Employee Programs
- Compliance Program Development
- Crisis Management and Response
- Environmental, Health and Safety Services
- Ergonomic Programs
- Fire Protection and Engineering
- Focused Loss Prevention and Exposure Control Activities
- Human Factor Analysis
- Industrial Hygiene
- Management Training and Development
- OSHA 10-Hour General Industry Program
- Transportation and Fleet Safety

DEDICATED CAPTIVE PRACTICE TEAM



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SUSANA RIVAS

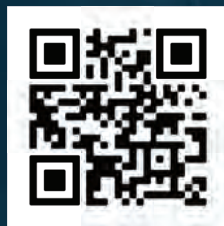
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Learn more about how GB helps deliver superior outcomes at:



GallagherBassett.com



Luminos
Industry leading
RMIS capabilities