

A photograph of four business professionals in a modern office setting. A man in a blue suit and glasses stands, pointing at a tablet held by a seated man in a light blue shirt. A woman in a black sleeveless top is also looking at the tablet, and another man in a light blue shirt is seated in the foreground, facing away from the camera. The background shows large glass windows with a grid pattern.

CARRIER PRACTICE

FIND THE OPPORTUNITY

WELCOME TO GALLAGHER BASSETT

When we first set out to create our Carrier Practice nearly a decade ago, we knew we were developing something unique that would allow our carrier and MGA partners to deliver on their promises to their policyholders. Our offering has gained traction, and momentum, and continues to evolve as we actively listen to our clients and prospects. I am honored and excited to lead the growth and management of this strategic business segment at Gallagher Bassett. Our future in this space is incredibly bright as the industry continues to understand, appreciate, and demonstrate an interest in partnered models for claims and risk management solutions. Gallagher Bassett is now recognized as the leading claims and risk management partner in the industry, consistently delivering exceptional outcomes and quality service.

As one of the main architects of our Carrier Practice, I have been closely involved in the expansion and success we have achieved over the past decade. Building successful partnerships with clients and achieving industry-leading performance in our insurance carrier portfolios requires a customized approach and foresight. That's how we have taken our Practice to the next level of success. Our partners benefit from the best of both worlds - the GB dedicated claim service delivery model, supported by a global organization.

Our teams of committed claim resolution managers are focused on achieving superior claims outcomes, just as our client service professionals are focused on overseeing, developing, and successfully managing GB's portfolio of carrier direct partnerships. When you consider the award-winning tools we provide our professionals and their teams, along with the brand of excellence expected from all whom we partner with, the impact is significant. Every team member in our GBCare, Major Case Unit (MCU), Data Analytics, GBLMP, Finance, Implementation, and Loss Control is dedicated to delivering that differentiated, best-in-class service model to those we serve. Our team understands what matters most to carriers, program administrators, MGAs and MGUs, fronting companies, legacy aggregators, and captive managers.

Whether it's workers' compensation, liability, property, or complex specialty lines, our expertise and service excellence are always part of the equation. Our professionals understand the unique nature of claims in different sectors and also appreciate the exposures of your policyholders in various industry verticals such as construction, DBA/Federal Agencies, healthcare, hotel/hospitality, manufacturing, PEO/Staffing, public entity, retail/restaurant/food, and transportation. We are dedicated to bringing innovative solutions, strategic foresight, and data-driven approaches to commercial P&C claim resolutions that impact your customers.

Our goal is to provide a path forward, helping to navigate the future with confidence and precision, utilizing a unique blend of your expertise and ours, to support your growth, fuel innovation, manage your total cost of risk, and achieve what matters most to you, your clients, colleagues, and other key stakeholders.

I am excited to see what this team will continue to build together as the industry leader in carrier-partnered models

Joe Berrios

JOSEPH BERRIOS

Managing Director – Carrier Practice



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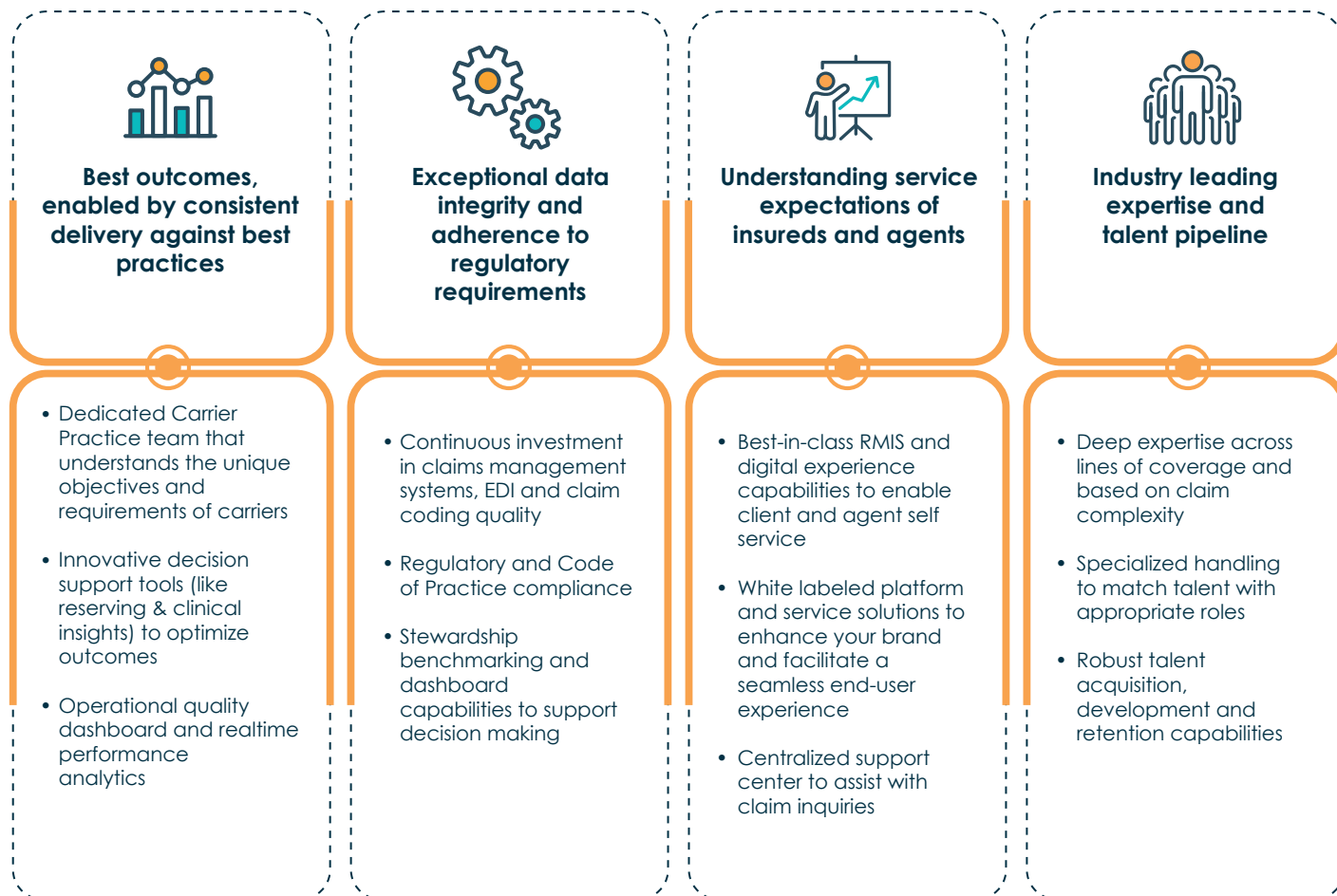
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GB CARRIER PRACTICE

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

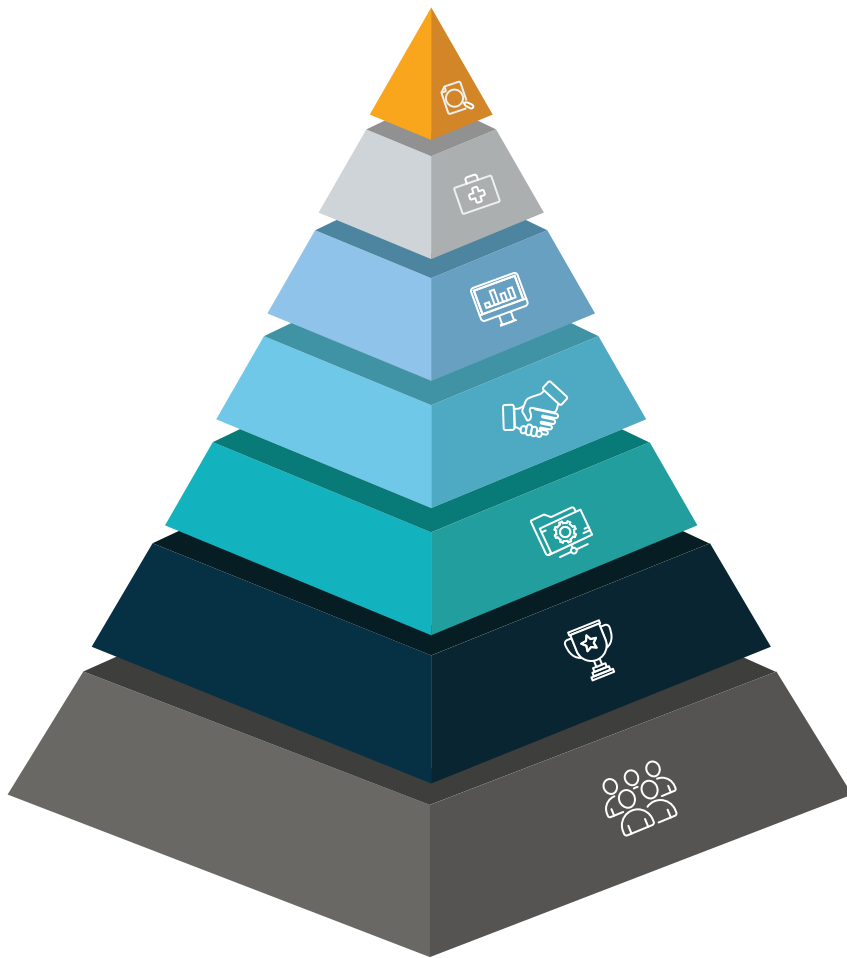
Framework for driving superior outcomes and a best-in-class customer experience.

Workers' Compensation

Casualty

Property

Specialty Lines*



Outcome

- Demonstrably Superior Outcomes

Medical Management

- GBCARE
- Innovative Clinical Solutions
- Outcomes Based Network (OBN)
- Return To Work (RTW)

Analytics

- Waypoint-Reserving/Clinical Guidance-Rx
- Performance Monitoring - SMART Benchmarking
- Litigation Management - GBLMP
- Luminos RMS-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

○ 975+

Dedicated Carrier Practice Team Members

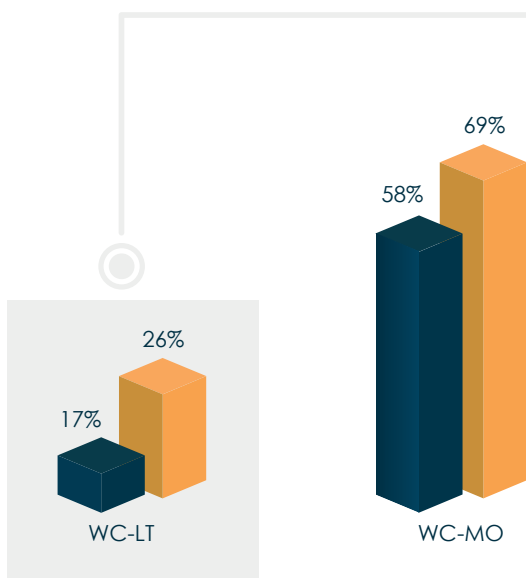
○ 175,000*

Claims Handled

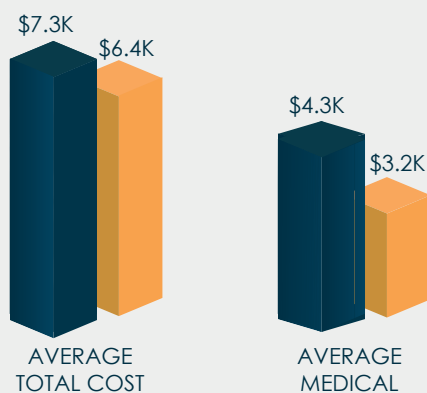
○ \$2.8B*

Claims Paid

WC-Claim Closure Rate
at 12 months of development

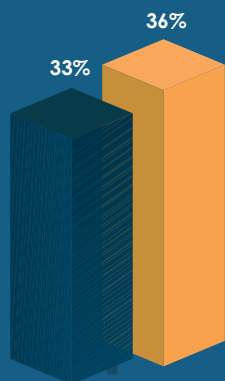


WC-LT loss costs
at 12 months of development
closed claims

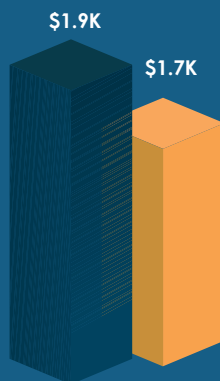


*During Calendar Year 2023 (Approximate)

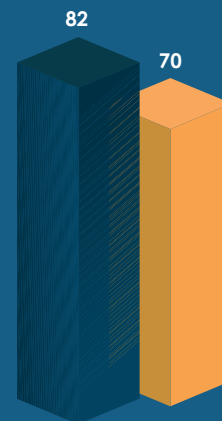
Liability
Claim closure rate
at 12 months of development



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

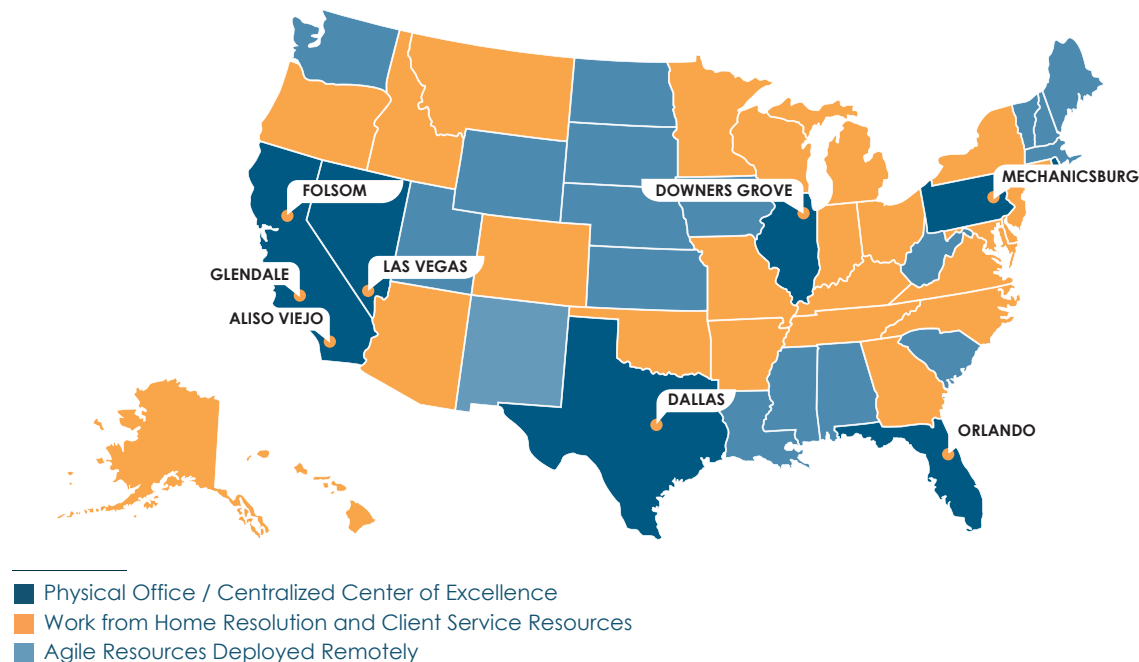
Analysis of 100+ insureds pre and post GB's Carrier Practice takeover of claim management responsibilities

NATIONWIDE COVERAGE

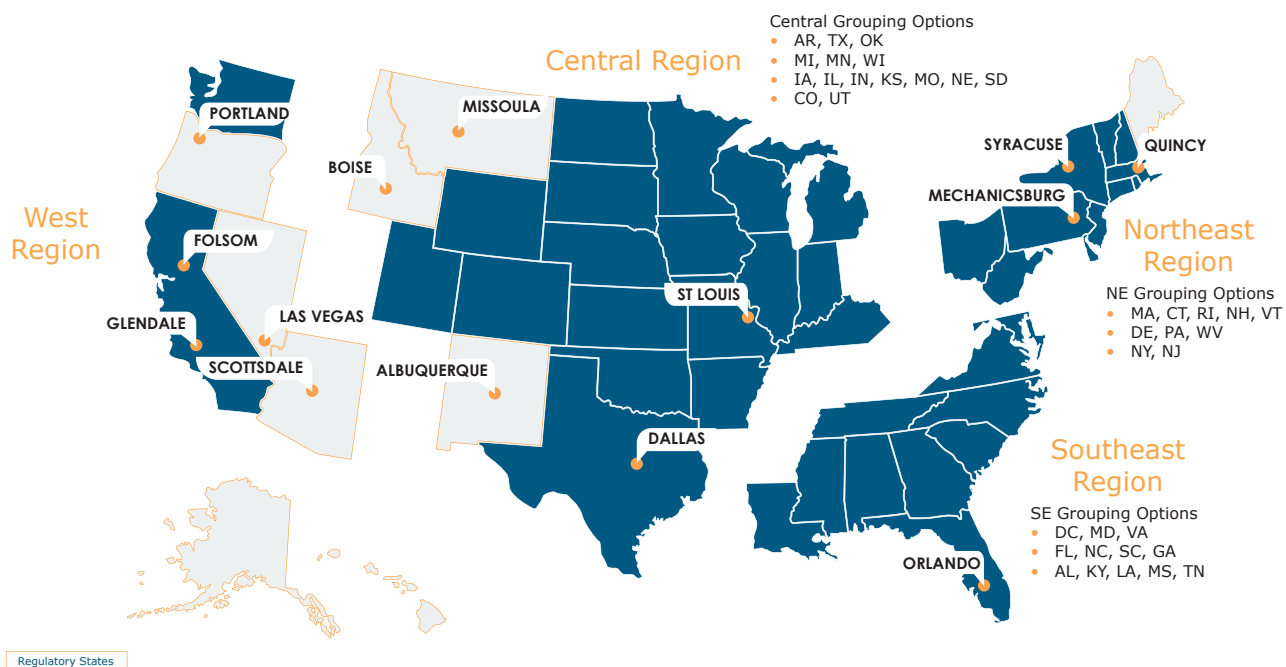
Combination of Physical Offices and WFH/Agile Provides Nationwide Coverage & Superior Claims Outcomes

National GL / Auto Presence

Centralized Hubs – Nationwide Coverage



WC Regionalization Footprint and Carrier Locations

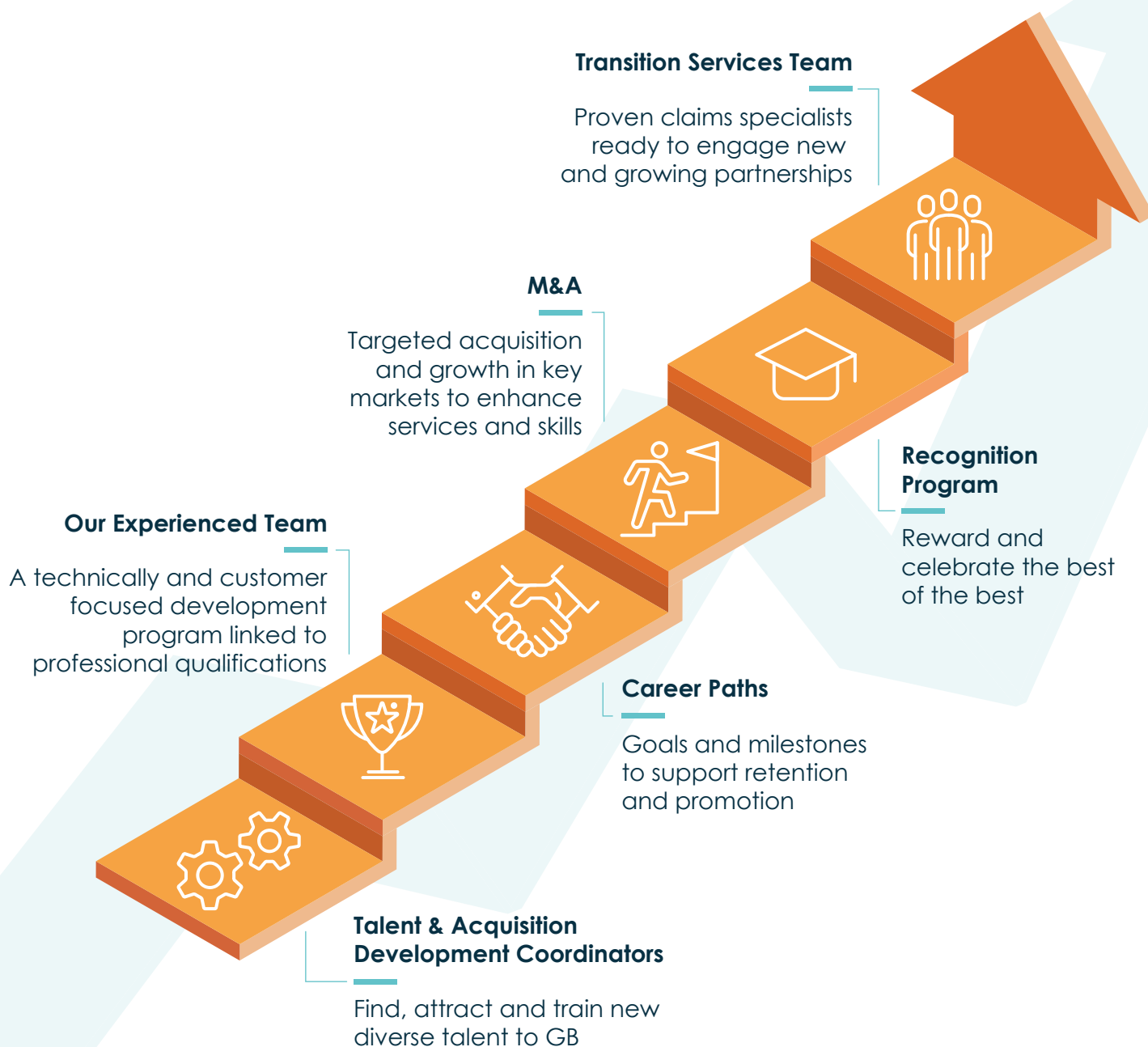


OUR EXPERIENCED TEAM

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 decade, 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: Legacy Approach Drives Quantifiable Results

A leading global equipment manufacturer and Gallagher Bassett (GB) client since 2022 had been self-administering their workers' compensation (WC) claims for several decades, with their operations split between an electronic system for financial transactions and paper files for claims document tracking. In this system, claims were processed by different departments, including the legal team, rather than a designated claims management resource, which ultimately led to a disjointed and costly claims management process for their company.

The client recognized that this process could lead to poor overall claims outcomes, missed regulatory requirements, fines, and other issues. Their Risk Management leadership team approached GB to take on their mounting volume of legacy open claims, streamline the run-in claims process, and ultimately improve operational efficiencies and financial outcomes through focused partnership and our industry-leading legacy claims management expertise.

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 a decade ago, today this client represents one of our largest scale carrier partners and we have been selected to support their global expansion.

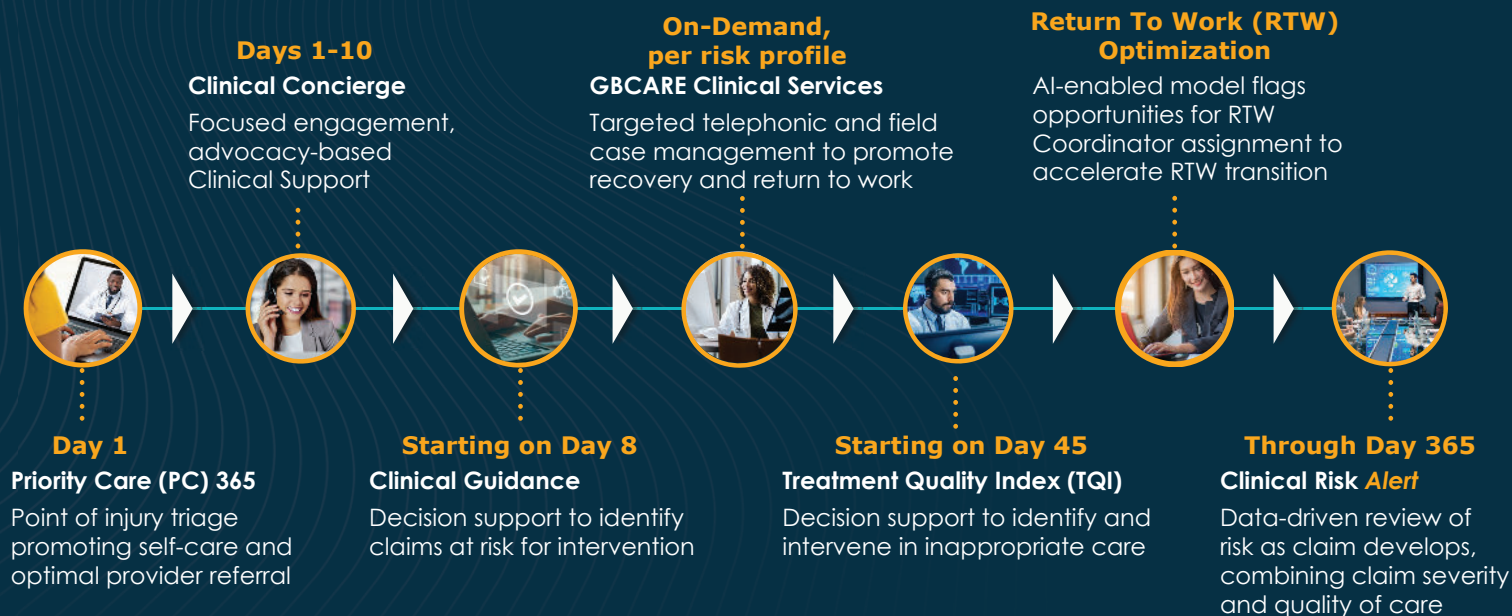
Case Study: Finding the Right Talent for a National Carrier

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 continues to thrive.

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

GBCARE RECOMMENDED CLINICAL ENGAGEMENT MODEL



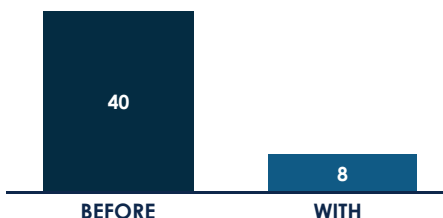
Waypoint Decision Support Clinical Risk Modeling

Early Results of Clinical Concierge Roll Out

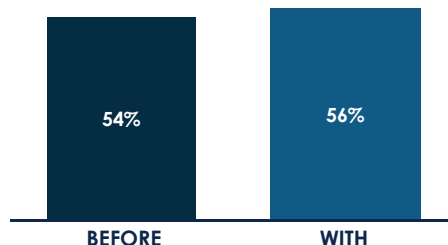
Client Combined Results

- Outreach to **100%** of injured workers
- **80%** reply to texts
- **32%** assigned to Concierge – 10 day assignment
- **46%** cases referred to case management – **95%** to TCM
- Injured worker satisfaction per survey: 9.5 out of 10
- Waypoint Alerts target ongoing risk as claim develops (Recovery Progress, Litigation Risk, Treatment Quality, Disability Duration)

Average Days to Nurse Intervention



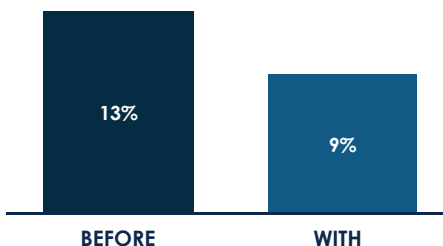
Percent of Claims Closed



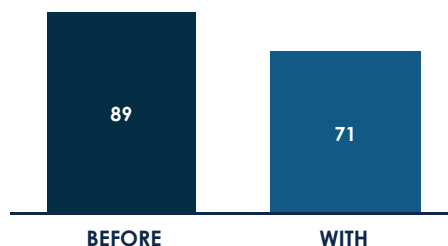
CLINICAL CONCIERGE

54% resolved at concierge level

Percent with Litigation



Average TTD Lost Work Days



CLINICAL CONCIERGE

Claims with Nurse Involved 12 months maturity Complexity Adjusted

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

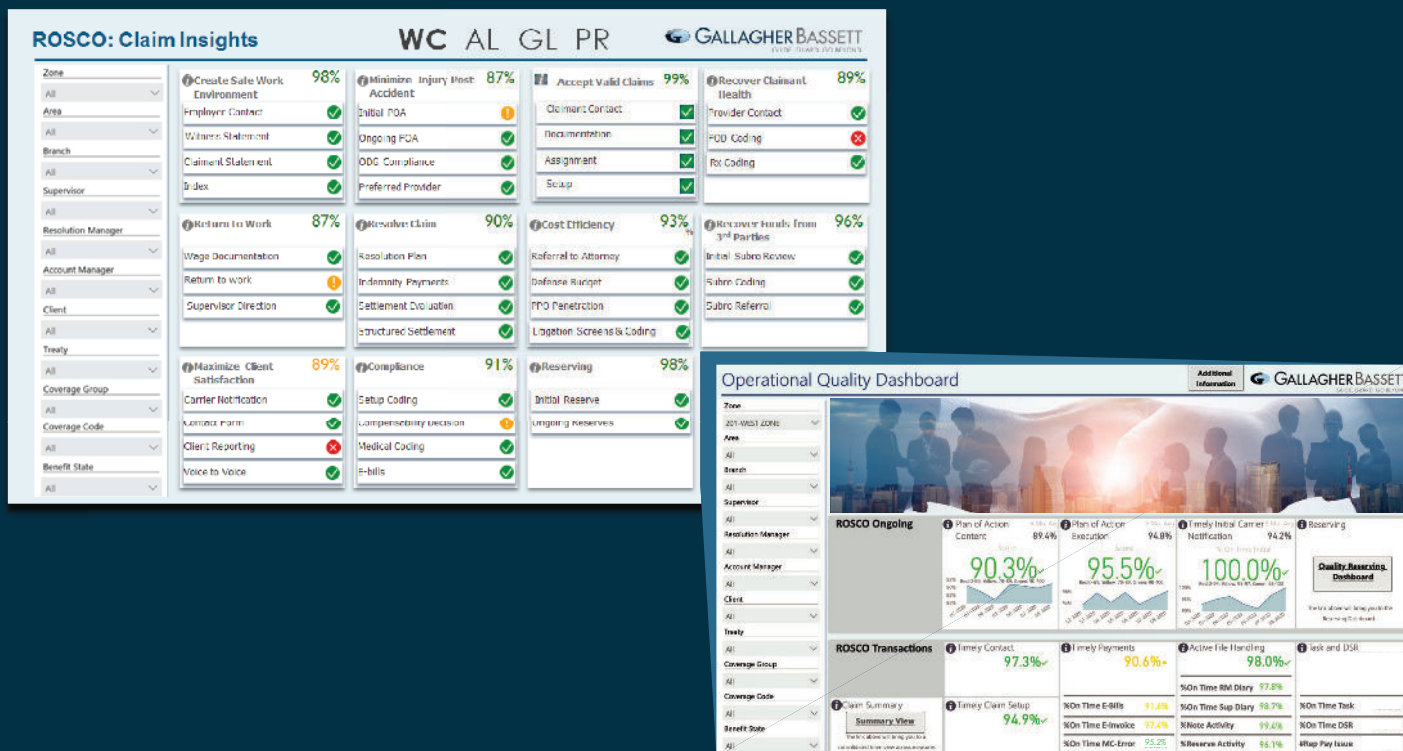
GB's LegalSuite includes an industry-leading law firm performance dashboard. The dashboard provides apples-to-apples comparisons across similar claims based on factors that drive outcomes. There are primary elements that differentiate our proprietary performance management solution.



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

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.



Over the years, GB has established itself as the premier claims administrator for workers' compensation and commercial property & casualty lines. As the market changes, so do we. GB has built capabilities with complimentary and unique expertise to address emerging risks across professional liability and complex industry verticals.



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.

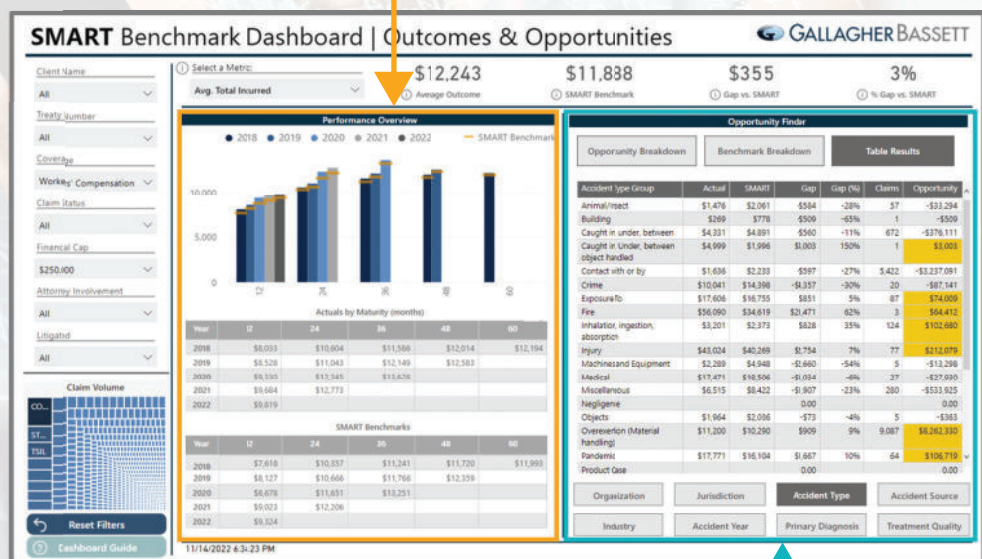
SMART BENCHMARKING DASHBOARD IS AN INTERACTIVE TOOL TO ANALYZE CLIENT RESULTS RELATIVE TO BENCHMARKS

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

For the seventh year in a row, the 2024 RMIS Report called out GB's Luminos platform as the most comprehensive product offering in the bundled TPA space.

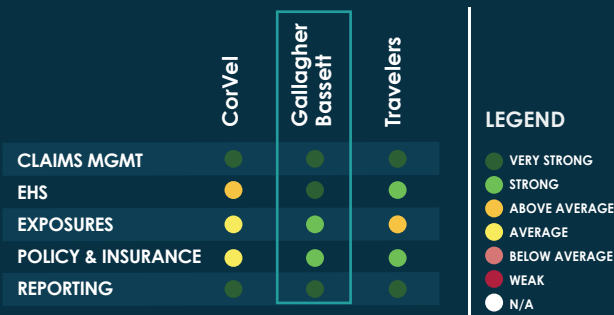
Luminos is our one-stop-shop for all our client-facing computing products. Alongside core RMIS software features, we draw from our own repository of claim expertise and data science resources to provide a full suite of data benchmarks, scorecards, and AI-driven analytics that deliver actionable program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

2024 REDHAND RMIS REPORT

Providers at a Glance:

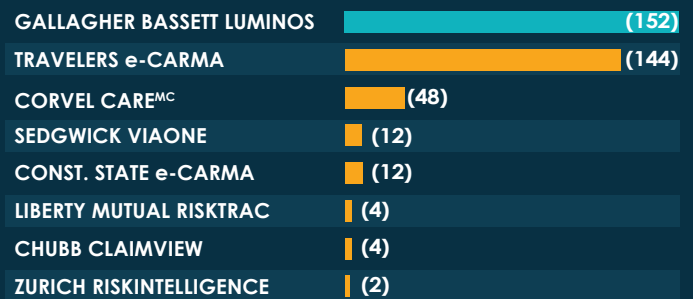
Third Party Administrator Providers

SYSTEM CAPABILITIES



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

USER SURVEY RESPONSES



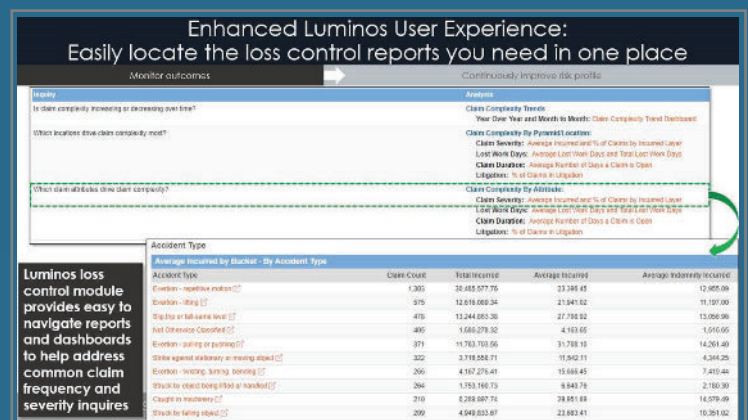
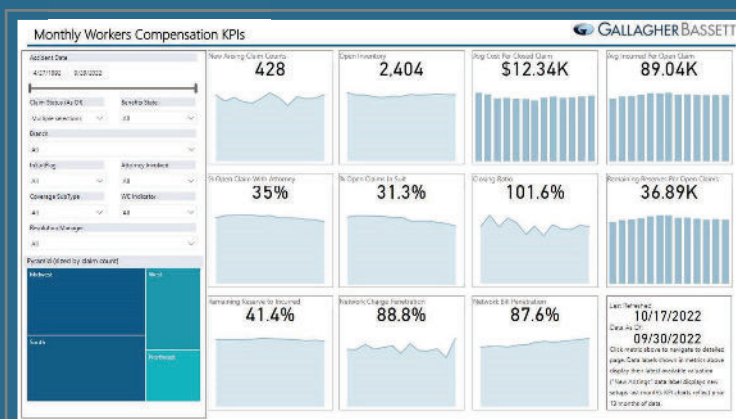
(#) NUMBER OF RESPONDENTS IN PARENTHESES

"Evaluation results again ranked our Luminos product top of the leaderboard 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



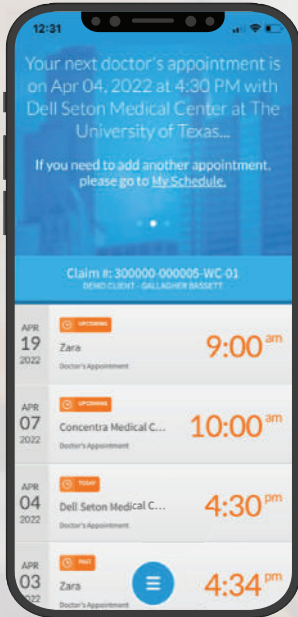
"Gallagher Bassett (GB) continues to offer the most **highly rated** TPA RMIS from both service and functionality perspectives."

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



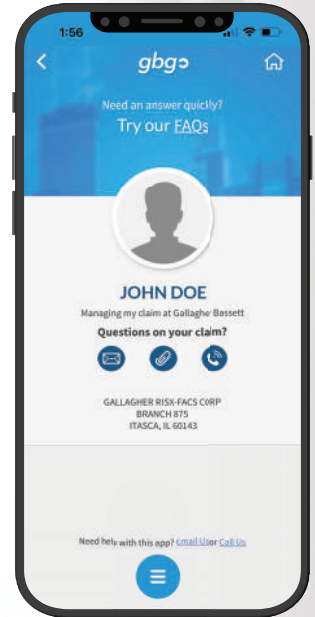
GBGO mygbclaim provides injured workers with 24/7 access to claim related information such as locating the nearest in-network provider, filling a prescription, checking the status of an indemnity payment, or engaging their GB Resolution Manager.

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

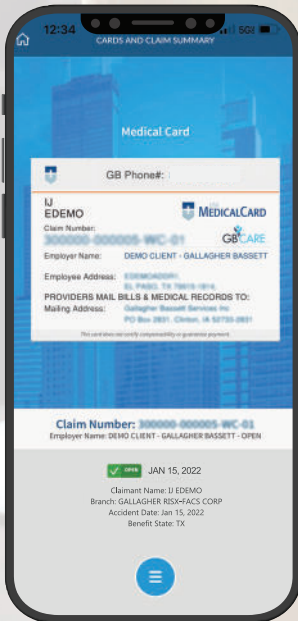
GBGO is also available in Spanish.



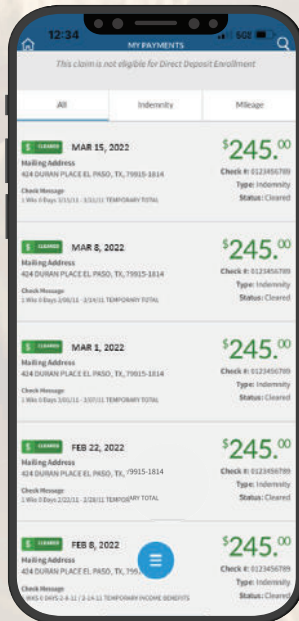
Resolution Manager



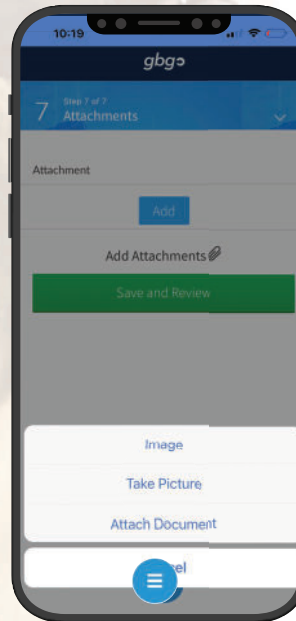
Medical Card



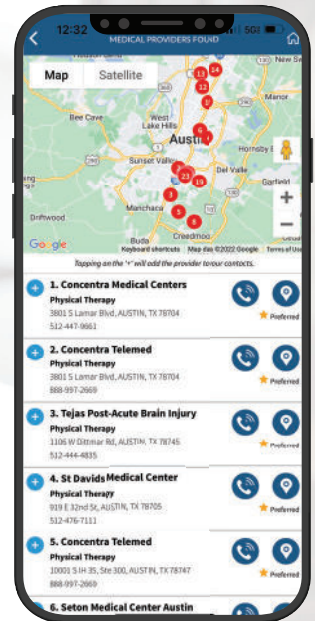
Payments



Attachments



Providers Found

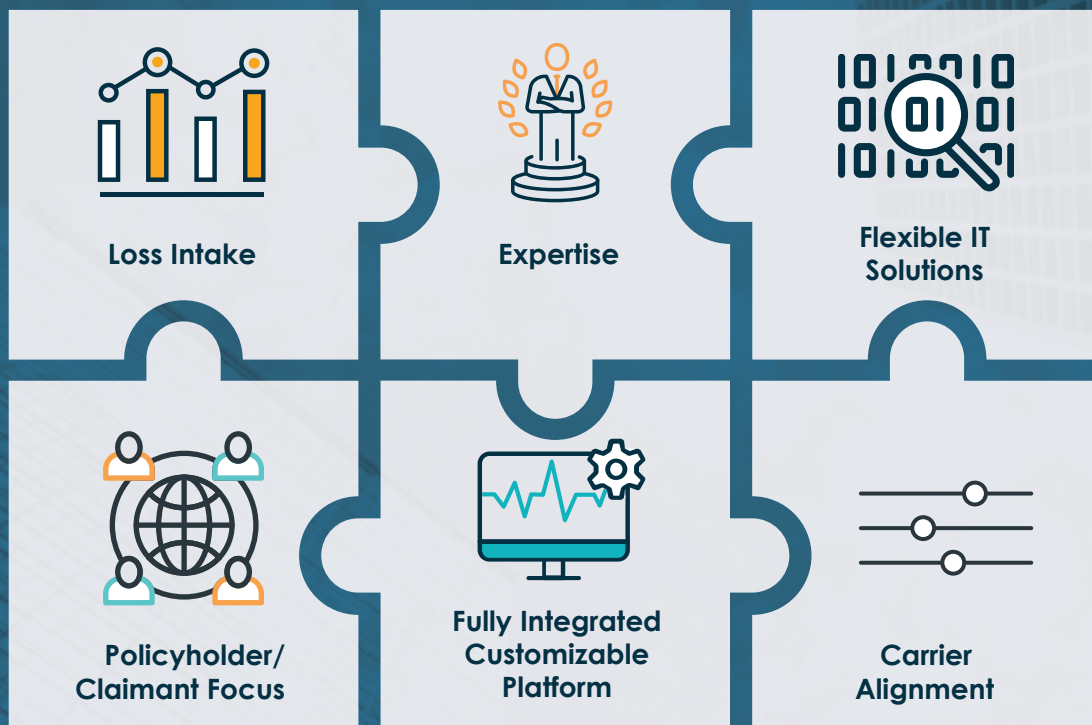


The GBGO firstconnect tool puts the power of claim reporting in the palm of your hand.

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.

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



NICHE MARKETS ADDRESSED

Gallagher Bassett is the industry's leading **claims** and **risk management** partner, consistently recognized for delivering **superior outcomes**, and **exceptional quality** and **service**.

Enjoy the Best of Both Worlds:
The GB **Boutique** Claim Service Delivery Model,
Powered by a Global Organization.

CORE INDUSTRIES SERVED:

- Construction
- DBA/Federal Agencies
- Healthcare
- Hotel/Hospitality
- Manufacturing
- PEO/Staffing
- Public Entity
- Retail
- Restaurant/Food
- Transportation

PARTNERS INCLUDE:



- ✓ Carriers
- ✓ Program Administrators
- ✓ MGAs and MGUs
- ✓ Fronting Companies
- ✓ Legacy Aggregators
- ✓ Captive Managers

COMMERCIAL P&C CLAIM RESOLUTION



- ✓ Workers' Compensation & Medical Management
- ✓ General Liability
- ✓ Auto Liability
- ✓ Property

SPECIALTY LIABILITY CLAIM RESOLUTION



- ✓ Transportation Major Case Unit
- ✓ Medical Malpractice
- ✓ Executive & Professional
- ✓ Cyber Liability
- ✓ Construction Defect & NYLL
- ✓ Product Liability

TECHNICAL SERVICES



- ✓ Loss Control, Appraisals, Safety, EH&S

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 60 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

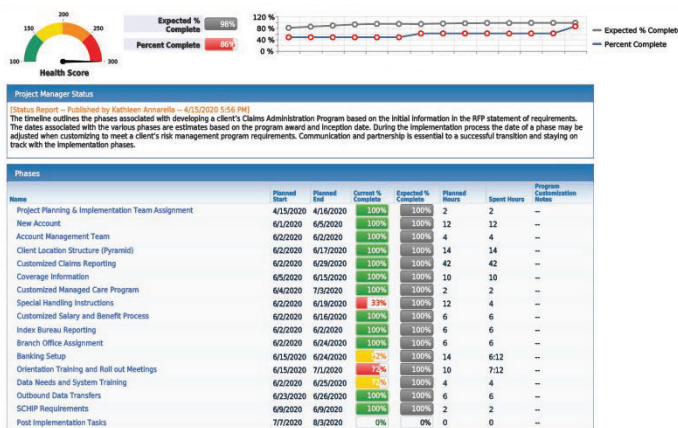
IMPLEMENTATION AND TRANSITION

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.

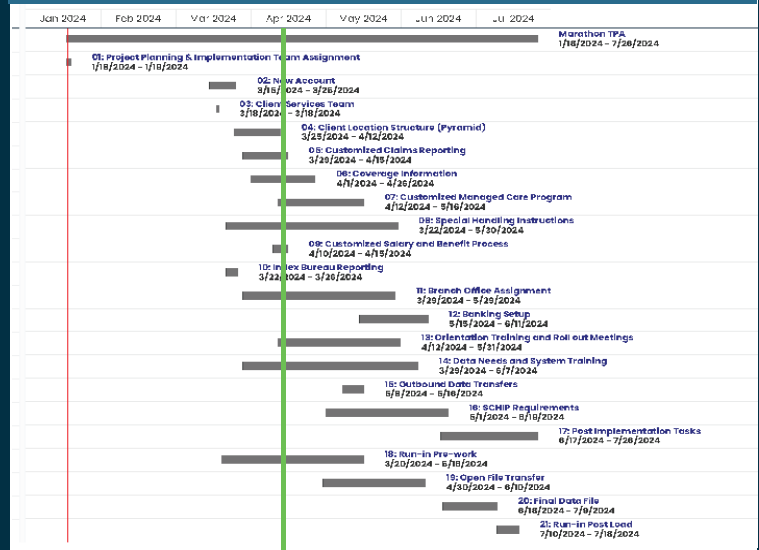
Implementation Summary



Proven Project Management Framework



Implementation Timeline



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



2023 Business Insurance
Hot 100



2018 Forbes Best
Companies to Work For



2018, 2022, and 2023
Comp Laude Award Winner



Top Rated TPA
Seven Consecutive Years
2018-2024 RMIS Report



2018 Best Intern
Program Australian
Associate of Graduate
Employers



Captive TPA Winner
Seven Consecutive Years
2018-2024



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



2024
Insurance Business America
Hot 100



2020-2024
Claims Litigation Management



2020 & 2021 Rising Stars
Award Winner



Florida Workers'
Compensation Institute
Hall of Fame



2018, 2020, 2021, 2023, & 2024
Business Insurance Future
Leaders Award Winner



2019, 2021, & 2024
Women to Watch
Award Winner



2020 Finalist UK
Claims Service Provider
of the Year



2020 Corporate Social
Responsibility of the Year
Insurance Asia Awards



2024 - Hall of Fame Inductee
for 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

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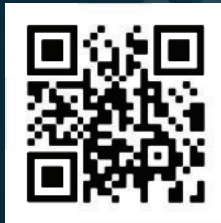
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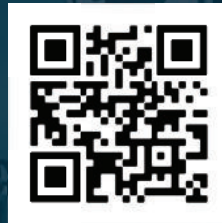
Every day is a chance to earn your trust as we help your business
and your people get through each day safely.

It's who we are. It's what we do for you. **Now, more than ever.**

Point your camera at the QR codes below to
learn more about our **Carrier Practice** and **Luminos**!



Carrier Practice
GB delivering
superior outcomes



Luminos
Industry leading
RMIS capabilities



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