



CARRIER PRACTICE

FIND THE OPPORTUNITY

WELCOME TO GALLAGHER BASSETT

Over the past decade, Gallagher Bassett's Carrier Practice has become a trusted partner to carriers and MGA/MGU programs, helping you deliver on the promises you make to policyholders. We've earned that trust through a long-term track record of results, a relentless focus on building and developing exceptional talent, and a consistent investment in innovation and technology that strengthens decision-making and accelerates outcomes.

Our professionals understand the unique nature of claims in different sectors and appreciate the exposures of your policyholders across various industry verticals such as construction, DBA/Federal Agencies, healthcare, hotel/hospitality, manufacturing, PEO/Staffing, public entity, retail/restaurant/hospitality, and transportation. We are dedicated to bringing innovative solutions, strategic foresight, and data-driven approaches to commercial P&C claims and risk management.

We deliver through a relentless focus on excellence, disciplined execution, award-winning tools, and teams built to manage everything from everyday claims to complex specialty lines. Just as important, we show up as true partners: listening closely, tailoring solutions, and standing with you to protect your brand and grow your business. The goal is simple: deliver the best outcomes: for you, your clients and policyholders, and the people you serve.

Kapil Mohan

KAPIL MOHAN

Chief Client Officer,
Carrier Practice & Risk Management



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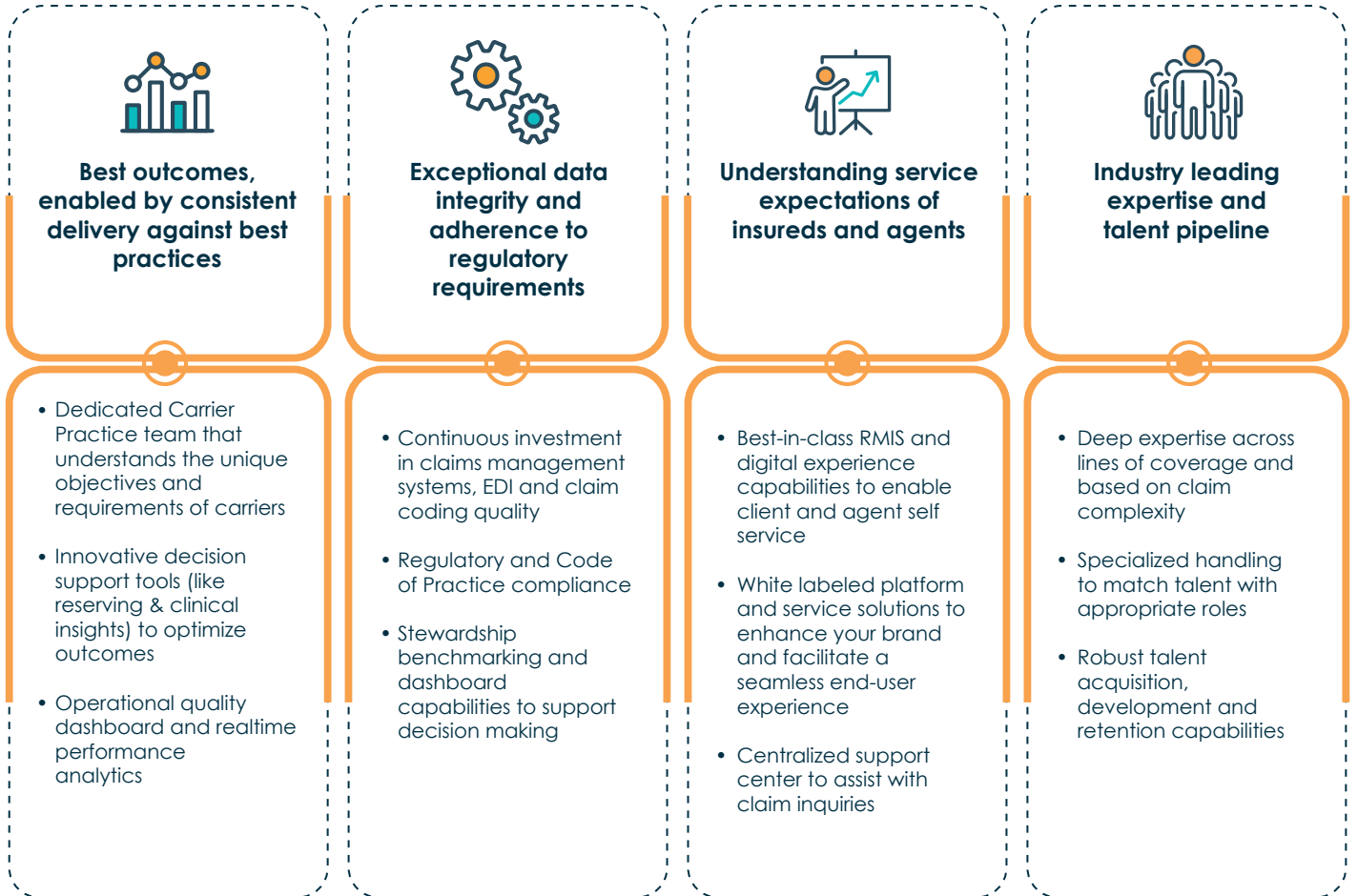
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GB CARRIER PRACTICE

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
- Program Administrators
- MGAs
- Risk Retention Groups
- Captives
- 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

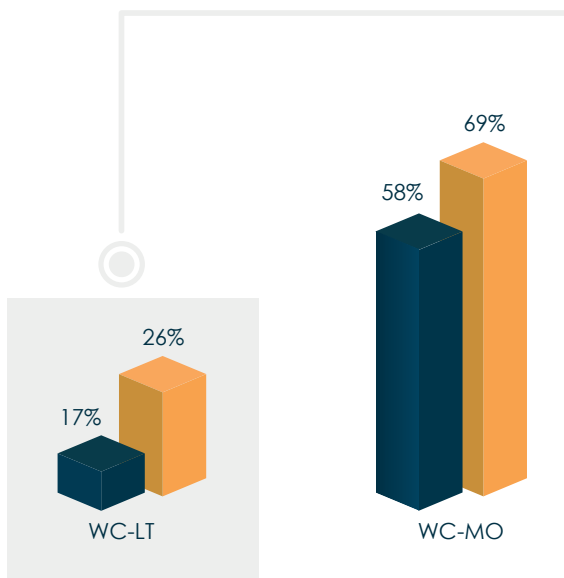
○ 245,000*

Claims Handled

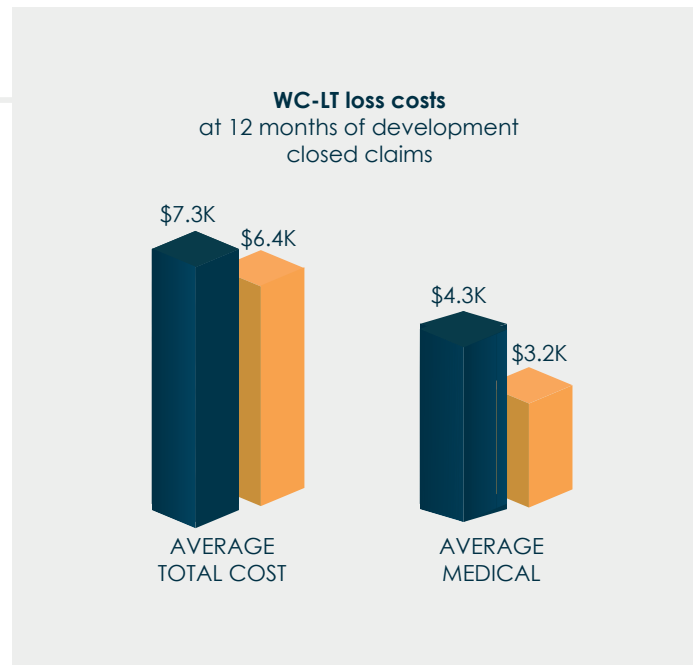
○ \$3.5B*

Claims Paid

WC-Claim Closure Rate at 12 months of development

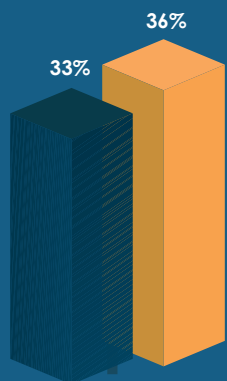


WC-LT loss costs at 12 months of development closed claims

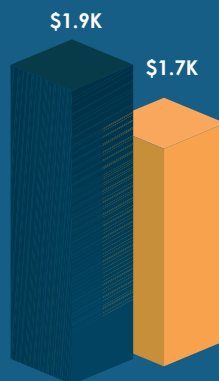


*During Calendar Year 2025 (Approximate)

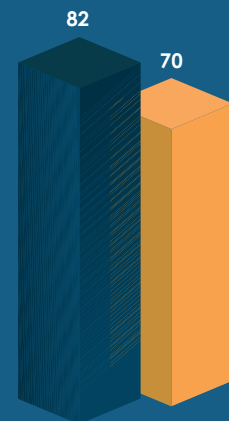
Liability Claim closure rate at 12 months of development



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

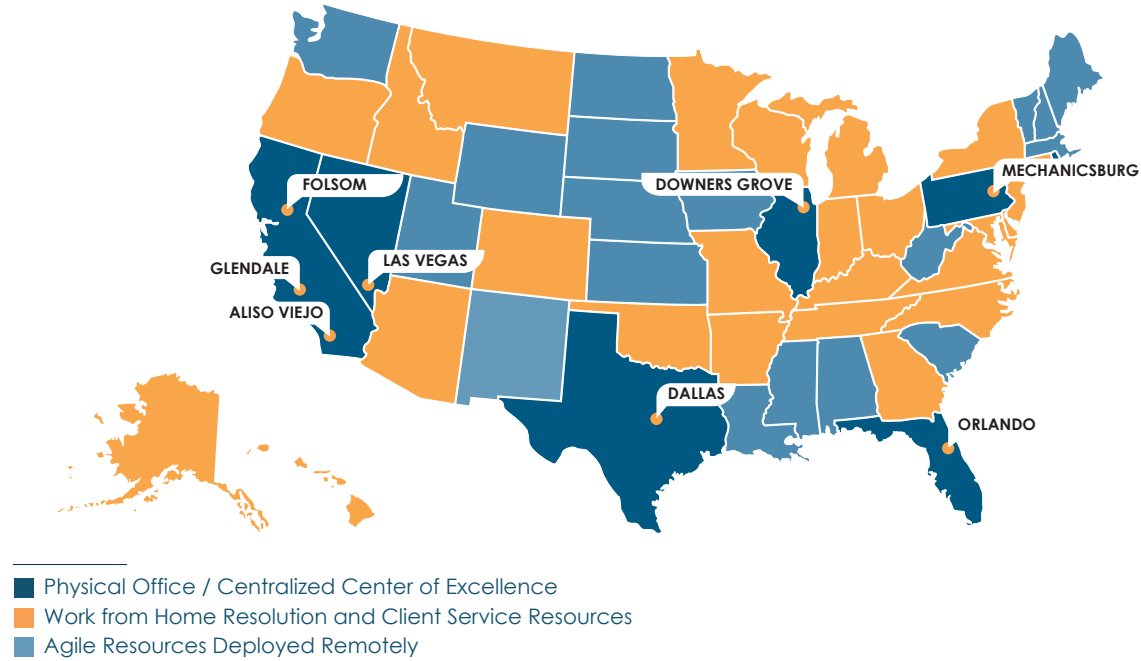
Analysis of 100+ insureds pre and post GB's Carrier Practice takeover of claim management responsibilities

NATIONWIDE COVERAGE

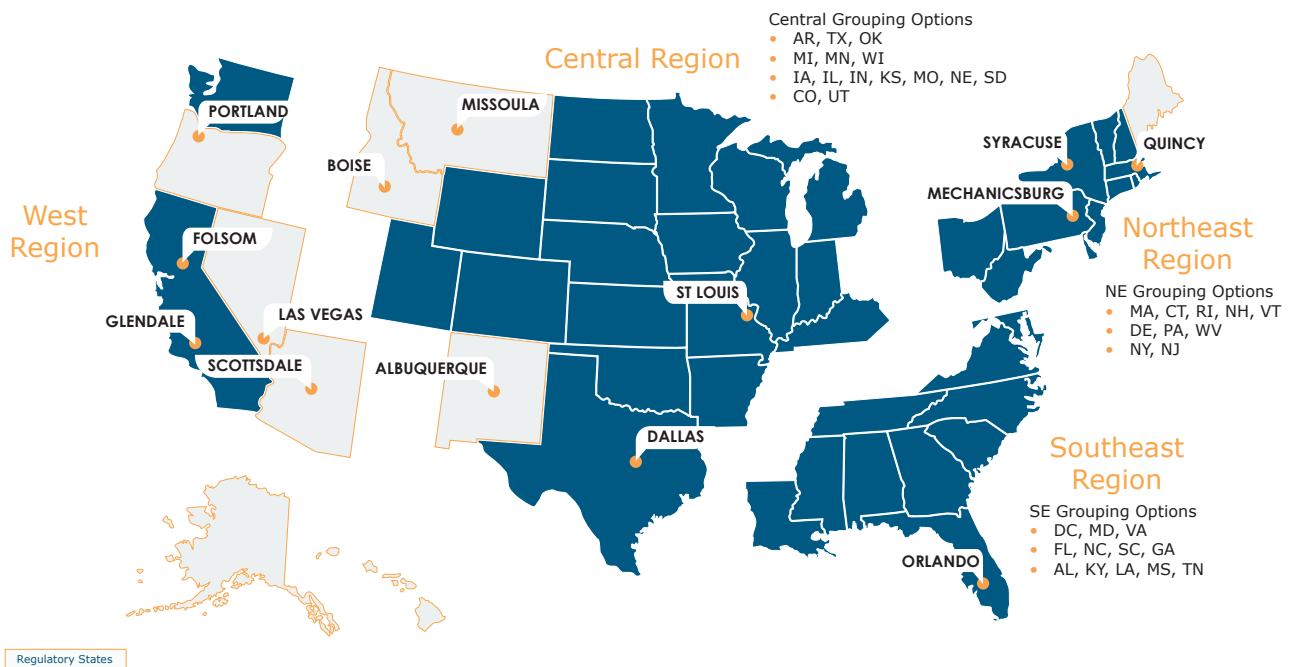
Combination of Physical Offices and WFH/Agile Provides Nationwide Coverage & Superior Claims Outcomes

National GL / Auto Presence

Centralized Hubs – Nationwide Coverage



WC Regionalization Footprint and Carrier Locations

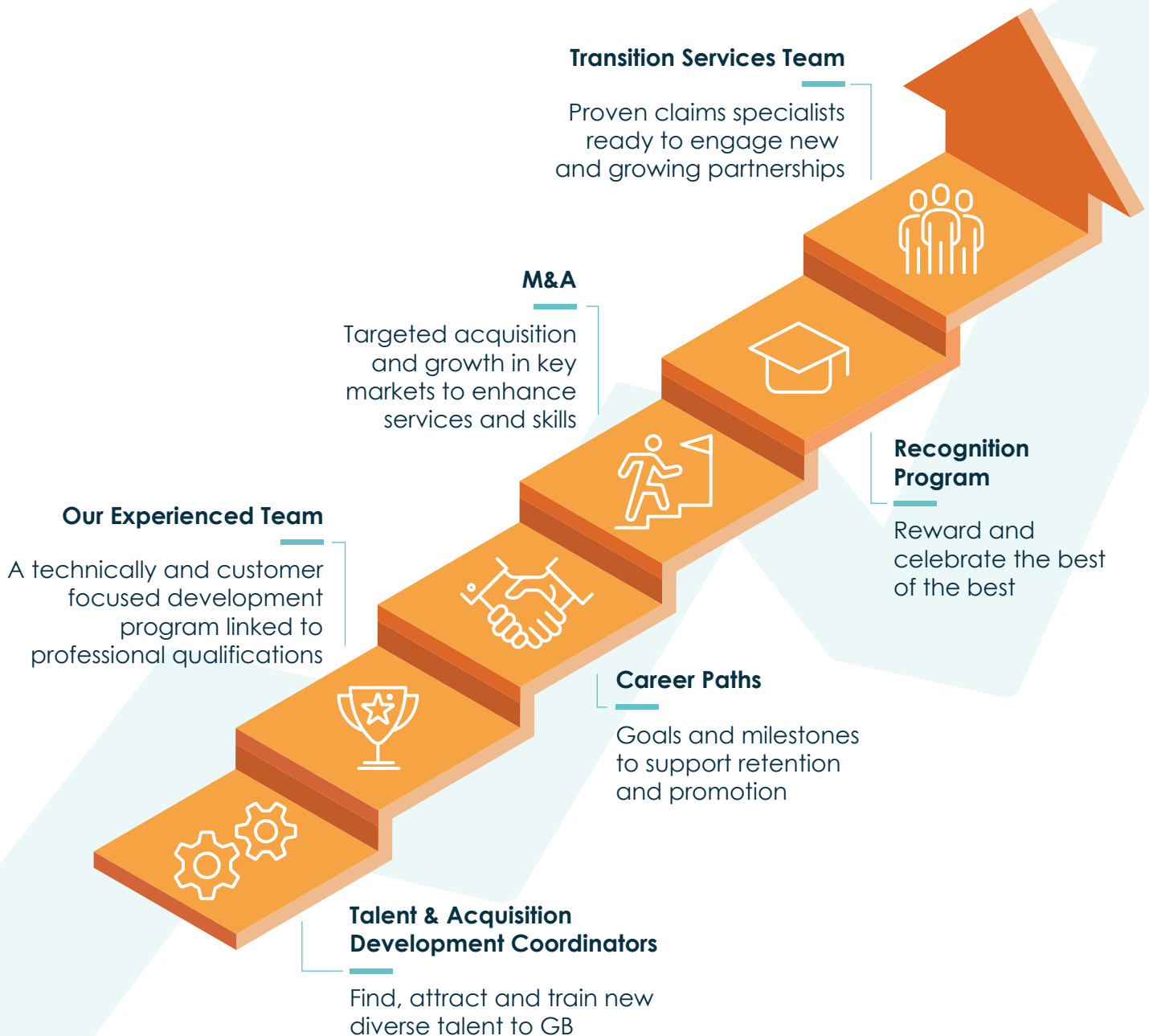


OUR EXPERIENCED TEAM

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.

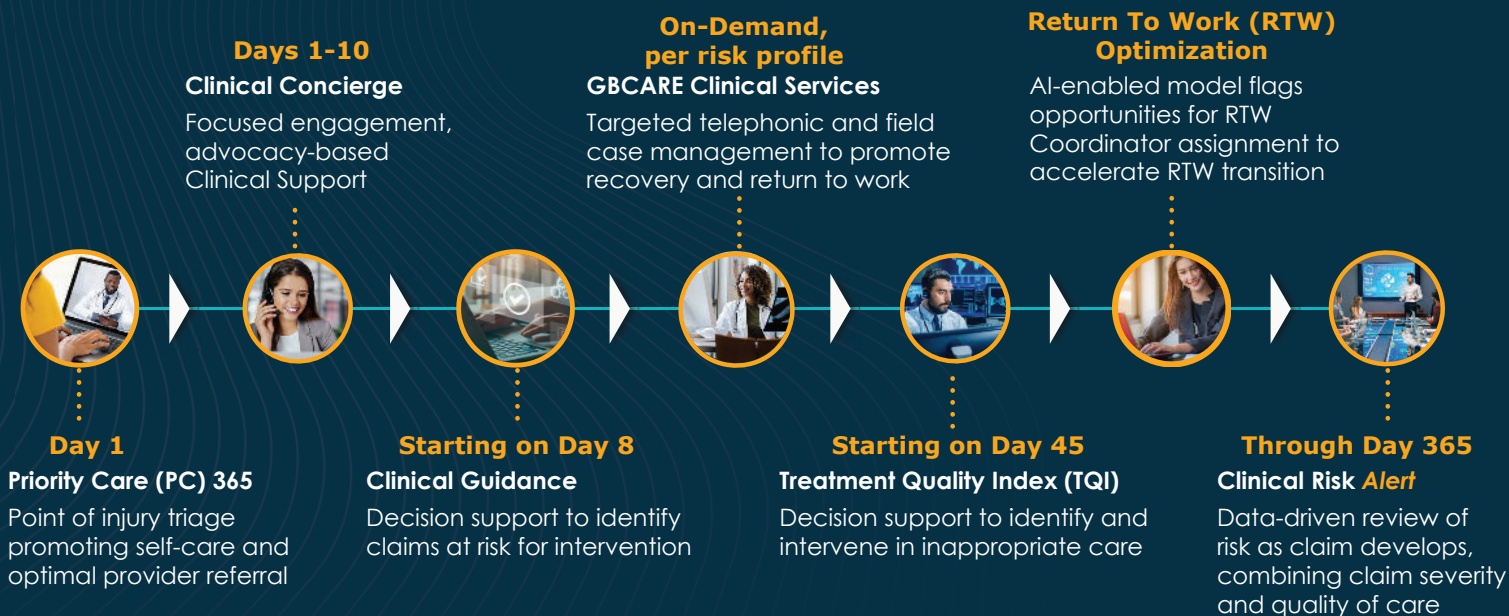
Case Study: Finding the Right Talent for a National Carrier

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

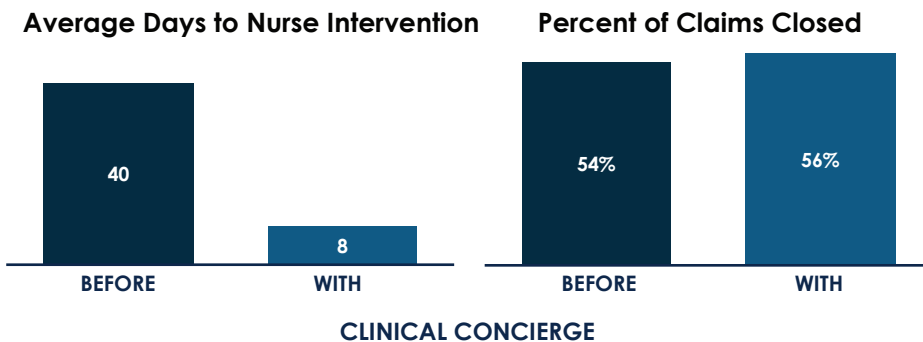


Waypoint Decision Support Clinical Risk Modeling

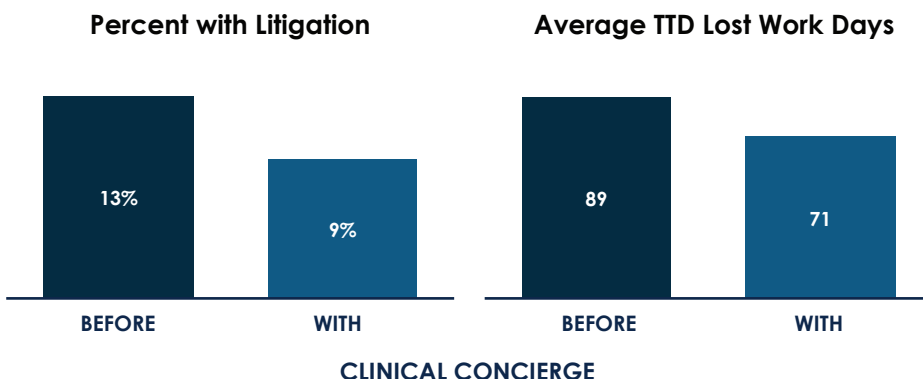
Early Results of Clinical Concierge Roll Out

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)



54% resolved at concierge level



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

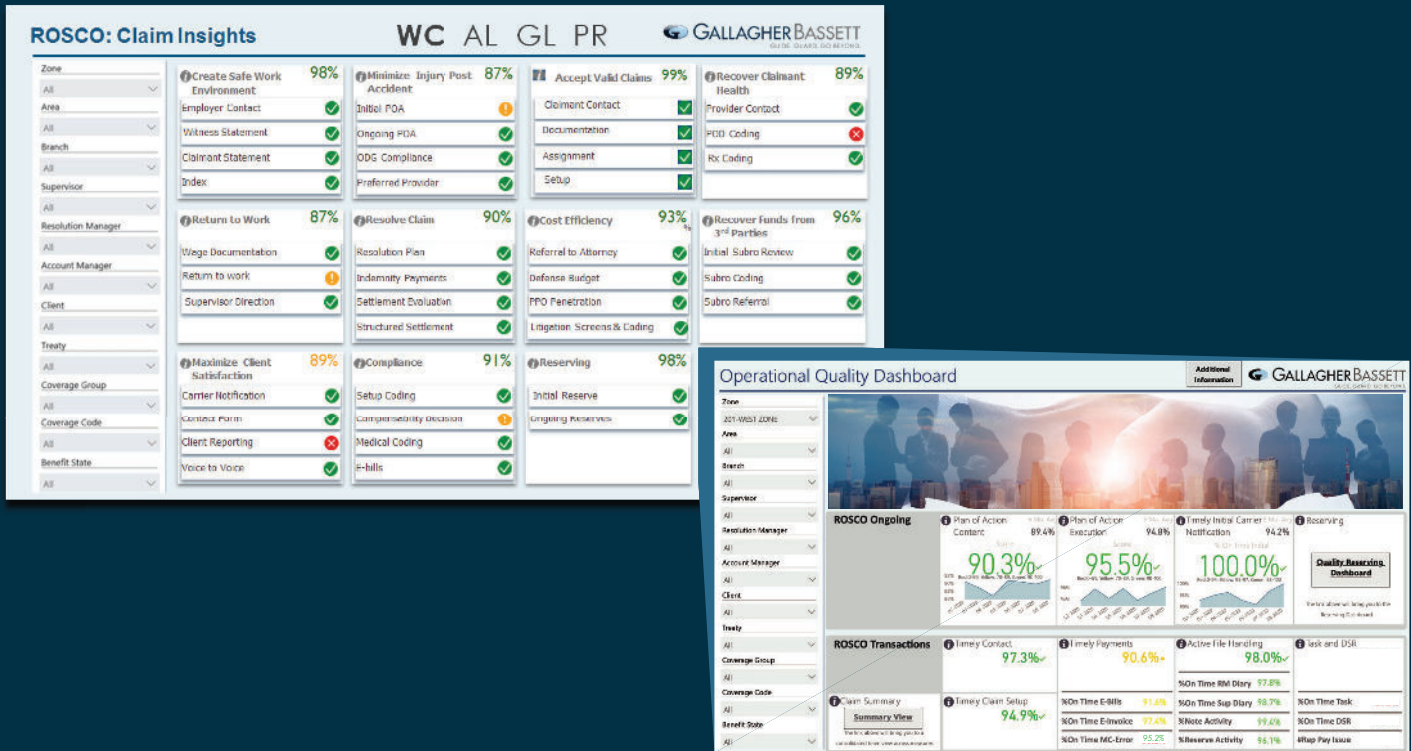
GB's LegalSuite includes an industry-leading law firm performance dashboard. The dashboard provides apples-to-apples comparisons across similar claims based on factors that drive outcomes. There are primary elements that differentiate our proprietary performance management solution.



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 eighth year in a row, the 2025 RMIS Report named GB's Luminos platform as the most comprehensive offering in the bundled TPA space.

2025 RMIS REPORT

Bundled Providers⁽¹⁾

	BROADSPIRE	CSS	ESIS	GALLAGHER BASSETT	HELMSMAN
CLAIMS MANAGEMENT	●	●	●	●	●
ENVIRONMENTAL, HEALTH & SAFETY		●		●	
EXPOSURE/ASSET MANAGEMENT	●	●		●	
INCIDENT MANAGEMENT	●	●	●	●	●
LITIGATION MANAGEMENT		●		●	●
REPORTING/DASHBOARDS	●	●		●	●

2025 RMIS REPORT LEADER

Bundled Market Leadership

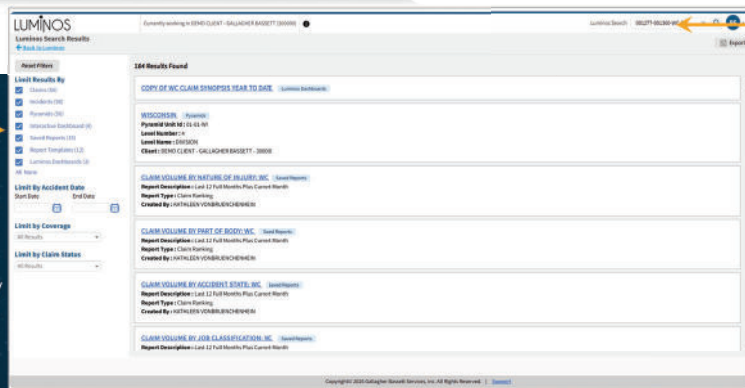
- Highest RMIS NPS® score
- Strongest ability to deliver RMIS solutions
- Most comprehensive RMIS product suite
- Highest number of client respondents across all TPA's and carriers included in the RMIS Report

LEGEND ● Comprehensive ● Not independently verified
● Partial ● Reviewed by Redhand Advisors

(1) 2025 RMIS Report by Redhand Advisors

LUMINOS

The Most Recommended RMIS in the Industry



Advanced search features: Additional options to narrow search results allowing users to refine find specific information.

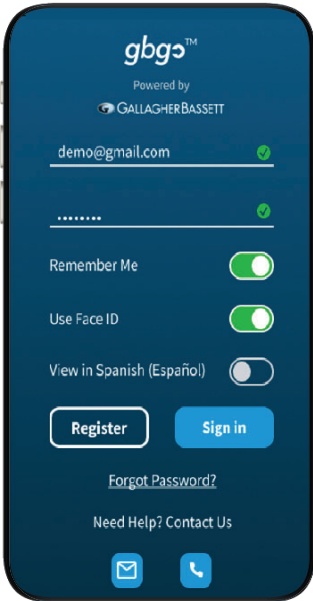
User-friendly interface: Simple and intuitive single search bar interface makes it easy for users to enter search queries and navigate through the search results.



Speed and efficiency: Results are ordered to reflect meaningful connection to search relevance vs. basic text match.

In a world that keeps moving, GB delivers the best possible claims experience to our clients, and their injured workers and customers. GBGO mygbclaim is a mobile application that streamlines communication and keeps all parties connected on the go.

Home Screen



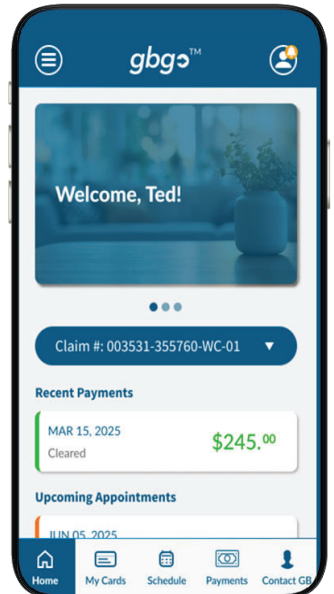
GBGO mygbclaim provides injured workers with 24/7 access to claim related information such as locating the nearest in-network provider, filling a prescription, checking the status of an indemnity payment, or engaging their GB Resolution Manager.

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

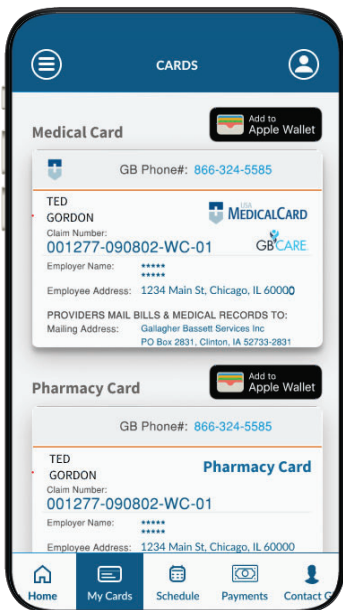
GBGO is also available in Spanish.



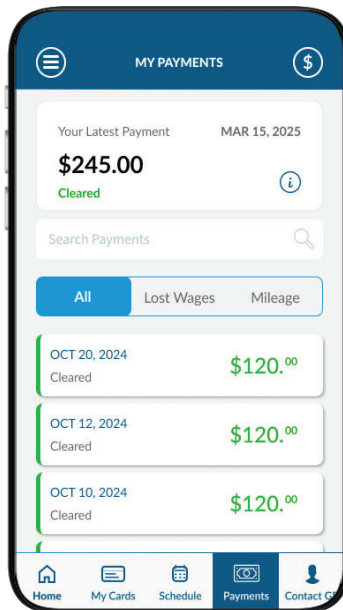
Smart Bar



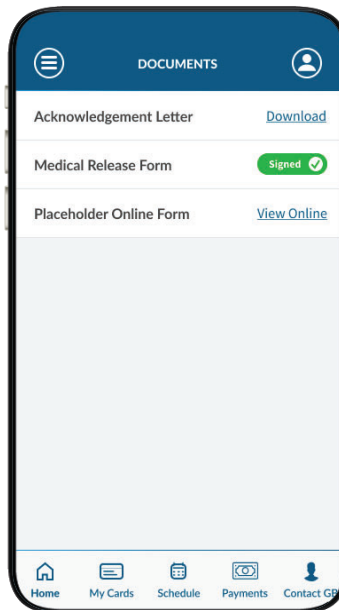
Medical Card



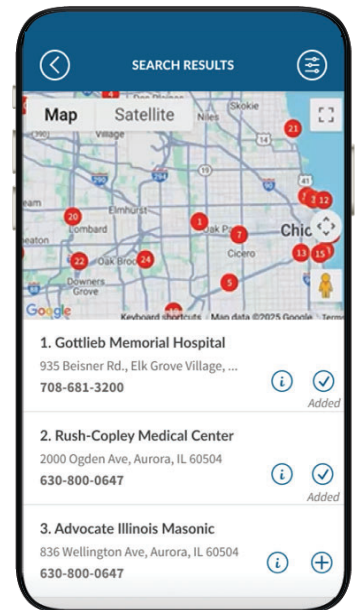
Payments



Attachments



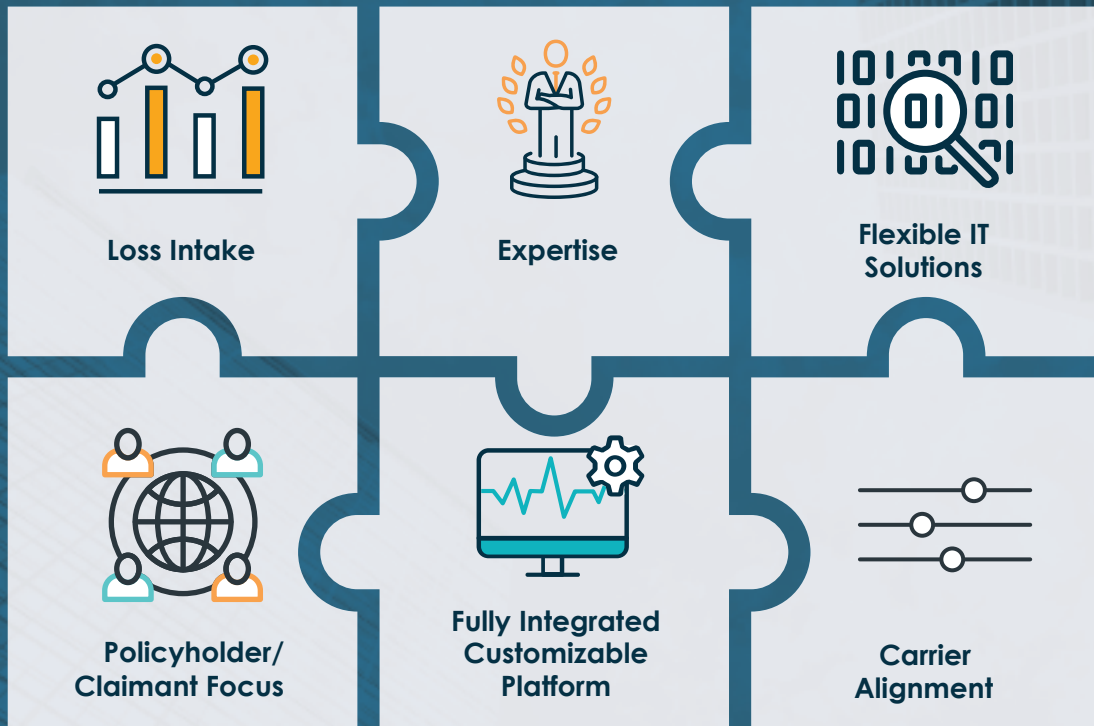
Providers Found



The firstconnect web application lets you report claims directly from your mobile device, whether for workplace injuries, customer accidents, or auto losses. It simplifies reporting and photo uploads for faster, more convenient service.

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
- ✓ Cargo/Ocean Marine (WKW)

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

GENERATIVE AI TOOLKIT

A suite of new tools to simplify and improve everyday claim routines for Resolution Managers



Claim Summarizer

Review claim notes & provide a comprehensive summary report



Document Insights

Review claim documents & provide key insights. Also allows for users to ask further questions



E-mail Sentry

Identify time sensitivity with email correspondence




AI for Telephony

Sentiment analysis providing deep insights into telephonic interactions with claimants


All tools are developed and deployed within GB's private and secured AI environment

In the LAB




AI Quality Control

Conducts supervisory or audit tasks in real time, providing guidance to Resolution Managers and improving claim quality.



Gen AI for Waypoint

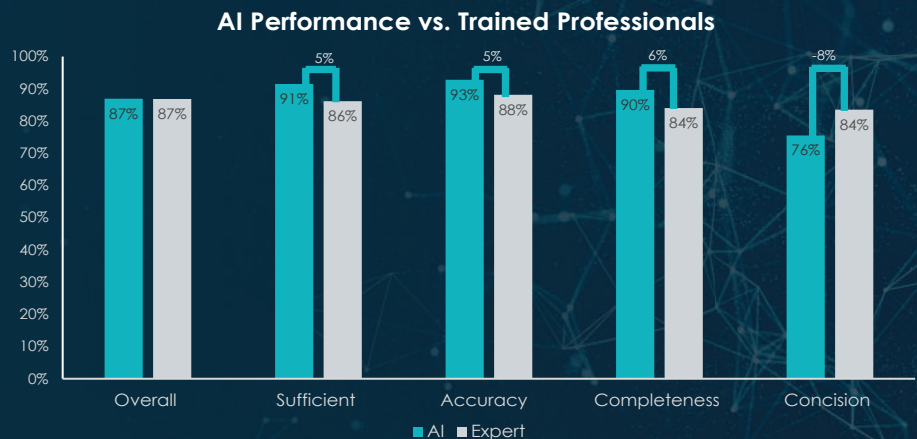
Translates unstructured data (e.g., claim notes, documents) to structured format for use in Waypoint models & for analysis.



AI for Luminos

An AI assistant, integrated into Luminos, that can answer questions about individual claims & groups of claims in an accurate and reliable way.

GB's analysis has shown AI to perform similar or better than Human Experts
(Dimension Tested)



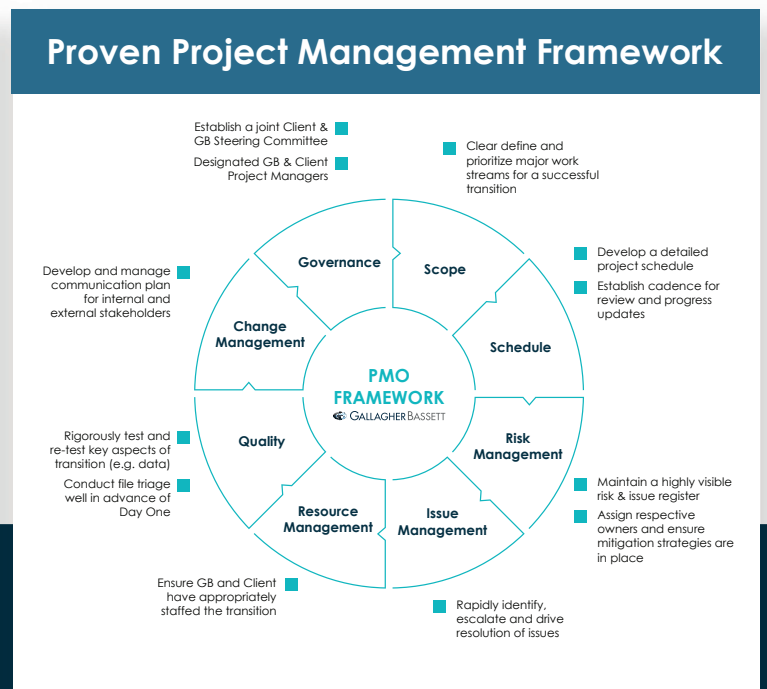
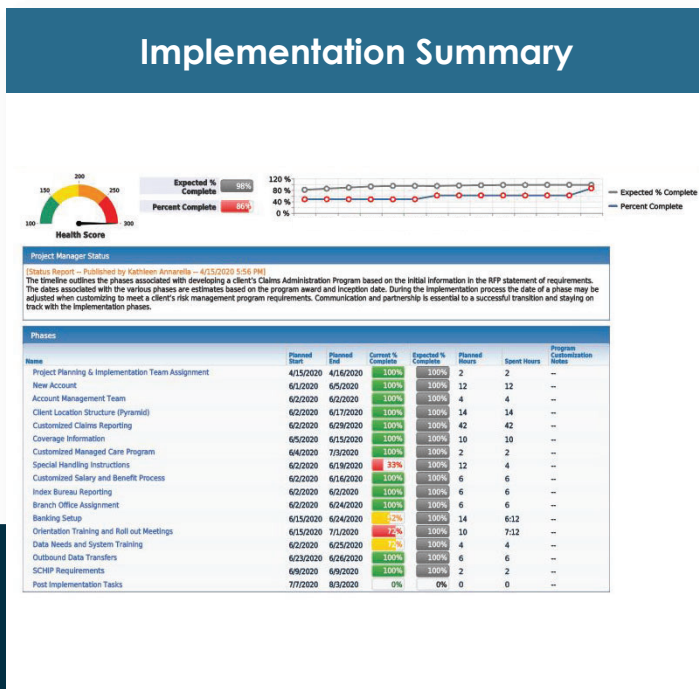
Measured against 162 questions across 24 document types
Document Insights POC Results April 2024

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.

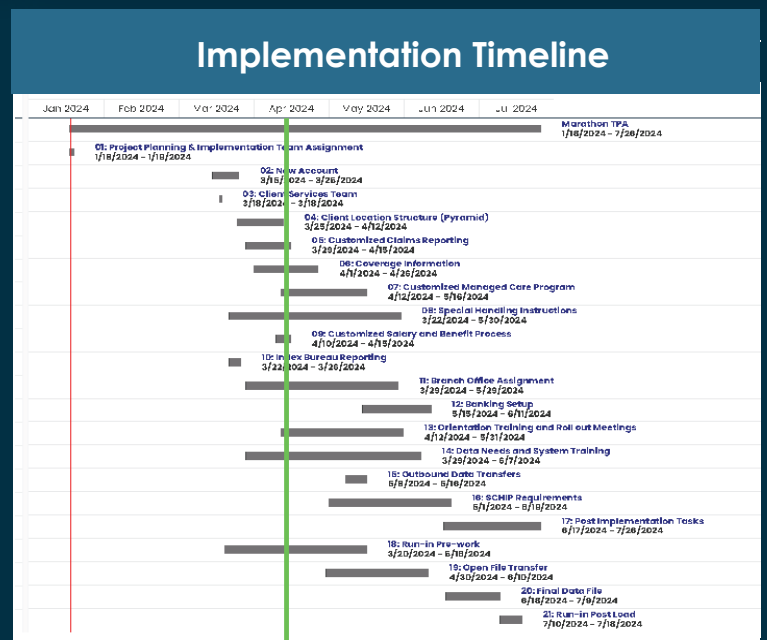
A dedicated Implementation Manager will develop and manage the transition, keeping you updated on progress through weekly status meetings.

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



2023 Business Insurance Hot 100



2018 Forbes Best Companies to Work For



2018, 2022, and 2023 Comp Laude Award Winner



Top Rated TPA Eight Consecutive Years 2018-2025 RMIS Report



2018 Best Intern Program Australian Associate of Graduate Employers



Captive TPA Winner Eight Consecutive Years 2018-2025



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



2024 Insurance Business America Hot 100



2020-2024 Various Claims Professional Awards



2020 & 2021 Rising Stars Award Winner



Florida Workers' Compensation Institute Hall of Fame



2018, 2020, 2021, 2023, 2024, & 2025 Business Insurance Future Leaders Award Winner



2019, 2021, & 2024 Women to Watch Award Winner



2020 Finalist UK Claims Service Provider of the Year



2020 - 2025 Award Winners



2024 - Hall of Fame Inductee for Insurance Business Awards



2019 & 2020 Top 10 Claims Processing and Management Solution Provider



2025 EQUALITY 100 AWARD: Leader in LGBTQ+ Workplace Inclusion



Top 20 Insurance Workplaces Business New Zealand



Top Claims Processing and Management Companies 2020 CIO Magazine

CARRIER PRACTICE TEAM



Kapil Mohan

Chief Client Officer

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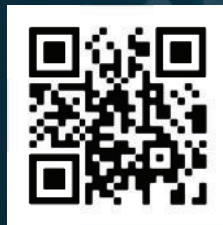
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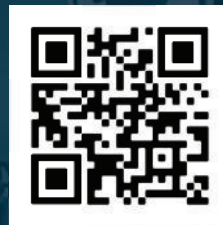
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