

NATIONAL CARRIER AND ITS MGA PARTNER SHIFT FROM AN INTERNAL CLAIMS STAFFING MODEL TO GB, OPTIMIZING CLAIM OUTCOMES

Region:

North America

Client:

National Carrier & MGA

Project or Retainer Name:

National carrier's MGA partner shifts from internal claims staffing model to optimize claims outcomes.

GB Services:

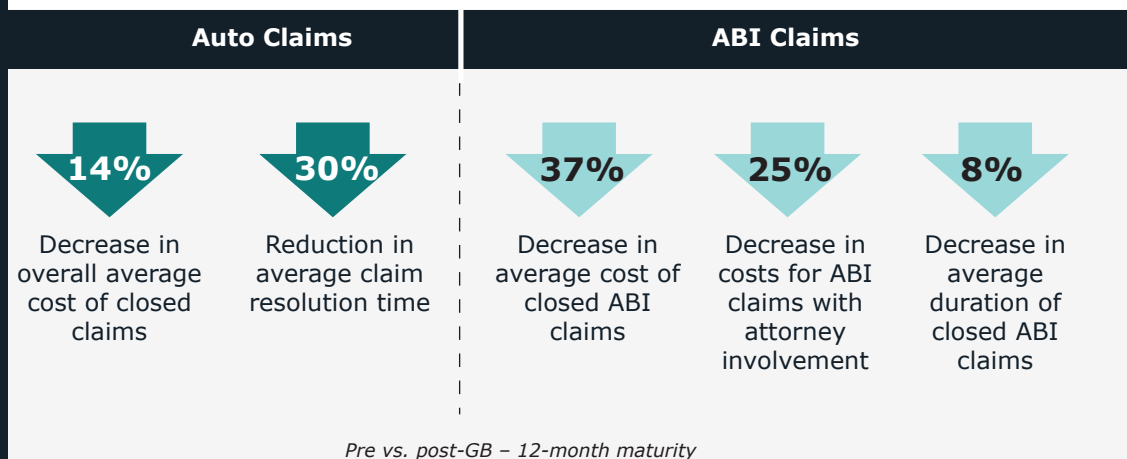
- Proactive stakeholder communication
- Customized enhanced diary
- Specialized talent recruitment
- Total Loss Desk integration

A national carrier and its MGA partner faced rising claim costs, particularly in cases with attorney involvement, and struggled to meet the growing demands of their insureds and claimants. To address these challenges, the carrier transitioned from an internal claims staffing model to partnering with Gallagher Bassett's (GB) Carrier Practice team, leveraging GB's claims management expertise to streamline costs and improve outcomes.

GB's dedicated Carrier Practice team was the clear solution, addressing existing challenges such as talent acquisition, operational efficiency, and desk-level decision-support tools to help the carrier and MGA better manage their portfolio. Moreover, since partnering with GB, the carrier has made substantial progress in managing Auto Bodily Injury (ABI) claims, achieving improved outcomes, shorter claim durations, and reduced attorney involvement. These improvements have been realized despite the broader trend of rising claim costs observed in this line of coverage.

GB Results

Since partnering with GB, the carrier and its MGA have achieved:



Partnering with GB, the carrier and its MGA partner have been able to:

- **Leverage** GB's extensive bench of claims talent and expertise to build a flexible, sustainable workforce.
- **Streamline** workflows, optimize processes, and leverage advanced decision-support tools to boost efficiency and enhance overall operational performance.
- **Integrate** AI-powered solutions to automate repetitive tasks, enhance decision-making, and improve accuracy claims processing and customer service.
- **Implement** best practice claims management strategies to streamline claims processes, prevent fraud, and enhance outcomes.
- **Improve** legal expense management with Waypoint and Reserve Guidance tools, as well as the Gallagher Bassett Litigation Management Program.

Superior outcomes achieved through



Quality claims handling by GB's team of claims and risk management experts



Collaborative partnership between GB and client operating teams



Alignment on shared goals and measures of success

Key Drivers of Results

- **Proactive communication** across numerous stakeholders (carrier, MGA/PA, insureds, claimants, attorneys)
- Development of a **customized, enhanced diary**
- Scheduled monthly check-ins between carrier, MGA, GB, and internal teams to address escalations and **ensure optimal claim resolution**
- Successfully **recruiting and retaining talent with specialized expertise** unique to program-specific claims management nuances
- Utilization of **Total Loss Desk** running in parallel with Bodily Injury team

CONCLUSION

These outcomes illustrate GB's operating model's ability to deliver measurable value. The auto line of business was a concern for both of our partners, but following GB's engagement, they now look to the future with confidence.

