



**Gallagher**

Insurance | Risk Management | Consulting

**RFQ - 12292023**

## **City of Forest Park**

Property and Liability  
Insurance Brokerage Services

February 8, 2024

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THE FOLLOWING RESPONSE IS PRESENTED BY:

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# Executive Summary

Arthur J. Gallagher Risk Management Services, LLL (“Gallagher”) is pleased to present our response to the City of Forest Park’s (“the City”) request for qualifications for Property & Liability Insurance Brokerage Services, RFQ - 12292023. Gallagher has the ability to perform all services requested and we have specifically demonstrated our experience and qualifications within our response.

Gallagher is one of the world’s largest insurance brokerage, risk management and consulting firms. As a community insurance broker and trusted local consultant, we help people and businesses move forward with confidence. With more than 39,000 people working around the globe, we’re connected to the places where we do business and to every community we call home. Managing risk with customized solutions and a full spectrum of services, helping you foster a thriving workforce, and always holding ourselves to the highest standards of ethics to help you face every challenge for more than 90 years—that’s *The Gallagher Way*.

By choosing Gallagher, the City will join a group of approximately 11,600+ Public Entities who believe their risk management needs can be best served by working with a broker who specializes in the Public Sector. Public Entities are dynamic, innovative environments, and the risks emerging from these settings require creative approaches to risk management. We look forward to the opportunity to be your partner, and the following represents the key strengths that Gallagher brings to the table:

Our response to the City’s RFP builds on our strong foundation in Public Sector, but more importantly focuses on the future. We demonstrate why Gallagher is best suited to be the City’s risk management partner and place your program. In addition to our risk management services, Gallagher has provided similar entities with supplemental insurance coverages and creative risk transfer insurance policies to fill gaps in emerging exposures. Our metro clients, including Gwinnett, Cherokee, Cobb, Hall, Newton, Barrow, and Forsyth Counties, and the cities of Hapeville, Roswell and Canton have each benefited from the Gallagher approach.

## HIGHLIGHTED BELOW IS OUR THREE-PART VALUE PROPOSITION.

- 1. Minimize Total Cost of Risk (TCOR)** through our CORE360® approach and provide professional, consistent delivery of brokerage, risk management and administrative services, combined with our creative risk financing solutions that help save you money.
- 2. Understand risk challenges** and how our services are deployed to improve your internal Risk Management capacity. Gallagher provides direct access to experienced public sector risk management professionals, timely analysis of risk management issues, and effective use of technology that can save you time and strengthen your ability to respond to risk.
- 3. Proactive risk management consulting** ensures a strategic approach to supporting your organization. Moving beyond the placement of insurance alone, Gallagher focuses on intentional efforts to improve the risk profile of your organization. From improving property exposures to enhancing existing safety procedures, we work with you to elevate risk management within your organization.

One of the most important pieces to our client relationships is consistency and communication. As your partner, we will coordinate a team structure and service approach that offers the City the following advantages:

**Experience in the Public Sector Marketplace** – Our practice group has 180 consultants across the country to service public entity clients. Your Gallagher Atlanta team works with more public entities in Georgia than any other broker, giving them a vast understanding of the risks you face and the services you require. With more than 50 years’ experience combined in advising public sector clients, you will be well served.

# THE GALLAGHER WAY

The Gallagher Way is a one-page document written in 1984 by our former chairman and CEO, Robert E. Gallagher, which defines the Gallagher culture. It describes the principles, behaviors and beliefs that have produced great work at Gallagher—and great working relationships—since the company was founded. The document’s 25 shared values guide business conduct for each of us as individuals, and all of us as a team.



We push for professional excellence.

The Gallagher Way. Since 1927.

PARTIAL GEORGIA CLIENT LISTING:

GEORGIA PUBLIC SECTOR RISK POOLS & PROGRAMS	PUBLIC SCHOOL DISTRICTS	COUNTY GOVERNMENTS	MUNICIPALITIES & SPECIAL DISTRICTS
<ul style="list-style-type: none"> <li>• GIRMA (GMA- Property &amp; Casualty Self-Insurance Fund)</li> <li>• Georgia Municipal Association Workers' Compensation Self-Insurance Fund)</li> <li>• GHARRP (Housing Authority Risk Retention Program)</li> </ul>	<ul style="list-style-type: none"> <li>• Gwinnett</li> <li>• Clayton</li> <li>• Columbia</li> <li>• Hall</li> <li>• Atlanta Public Schools</li> <li>• Bulloch</li> <li>• Greene</li> <li>• Harris</li> <li>• Sumter</li> </ul>	<ul style="list-style-type: none"> <li>• Gwinnett</li> <li>• Cobb</li> <li>• Forsyth</li> <li>• Hall</li> <li>• Cherokee</li> <li>• Barrow</li> <li>• Augusta-Richmond</li> <li>• Pierce</li> <li>• Ware</li> </ul>	<ul style="list-style-type: none"> <li>• Stockbridge</li> <li>• Fairburn</li> <li>• College Park</li> <li>• Hapeville</li> <li>• Valdosta</li> <li>• Dublin</li> <li>• Roswell</li> <li>• Waycross</li> <li>• Clayton County Water Authority</li> <li>• Atlanta Housing Authority</li> </ul>

**Total Cost of Risk Approach** – Gallagher provides a more comprehensive approach to insurance brokerage and risk management consulting than our competitors through our **CORE360®** model. **CORE360®** considers your total cost of risk across six cost drivers – insurance premiums, program structure, coverage gaps, uninsured & uninsurable losses, loss prevention & claims, and contractual liability. The intent of our **CORE360®** approach is to help you execute **three critical objectives**:

1. Determine your optimal risk management program.
2. Minimize your total cost of risk.
3. Improve your profitability. Gallagher will help the City to understand and manage its total cost of risk by aggressively attacking all aspects of its program to optimize efficiency and realize increased insurance coverage at the most competitive pricing possible.



**Market Access** – We believe we have the broadest number of direct markets which will write public sector accounts. Gallagher is uniquely positioned to evaluate the entire marketplace on your behalf. If selected, we will start the partnership off with a full marketing effort complete with Gallagher's coverage specifications and leverage our position to bring you the best program possible.

**Improve Your Risk Profile. Improve Your Results** – Gallagher has a specific focus on risk profile improvement to drive financial results for your program. Through our step-by-step approach, we leverage partner and proprietary analytical tools to analyze your historical data and develop a strategic roadmap to improve your position in the marketplace. Year over year, we strive to make you a better risk to receive better results from the insurance marketplace.

**Understanding your Risk** – Our experience working with public sector clients to lower total cost of risk while improving program structure and offering tailored solutions will further bring significant benefits to the City when applied across all lines of your program. By engaging experts in complex program design, using state-of-the-art modeling software and leveraging our strong relationships with the largest players in the industry, we are able to ensure that the City's program is placed with the most competitive pricing and broadest coverage available in the market.

**Tailored Solutions for the Public Sector** – At Gallagher, we are continually innovating to identify and develop creative solutions for our public sector clients. Our clients have benefitted from utilizing many of our existing tools and resources, and we are creating new solutions on a regular basis. Our experience has produced a high level of professionalism and respect within the public sector community. We bring turnkey risk management experience and resources to our accounts.

**Effective Use of Sovereign Immunity** – Sovereign immunity is an often-misunderstood concept that most insurance brokers simply just do not understand. Gallagher Atlanta prides itself in being a leader in understanding and advising public entities on the effective use of the privilege of sovereign immunity afforded by the U.S. Constitution and the Constitution of the State of Georgia.

**Strong Cultural Fit** – We believe Gallagher presents the best cultural fit for the City of any broker competing for your business. Just as you live and breathe your mission and vision every day, Gallagher was founded on the principle that people working together in an atmosphere of mutual respect can solve problems and improve risk management. Our commitment to integrity has not gone unnoticed. Gallagher is the only insurance broker named an *Ethisphere® Institute World's Most Ethical Company™* not just once, but 13 times.

**We are an award-winning brokerage** – In addition to being honored by the *Ethisphere*® Institute as one of the World's Most Ethical Companies™, for the fifth year in a row, we have received a top score of 100 on the Human Rights Campaign Foundation's Corporate Equality Index (CEI), earning recognition as a "Best Place to Work for LGBTQ+ Equality", as well as Forbes 2023 America's Best Large Employers. In addition, Gallagher earned Mental Health America's Bell Seal for Workplace Mental Health Certification at the highest level: Platinum, and was named one of Forbes 2022 Best Employers for Diversity.



**We are committed to Integrity, Equality & Authenticity** – We understand the importance of partnering with experienced and talented service providers who, along with us, reflect the clients and communities we serve. As needed, Gallagher partners strategically through our Gallagher Connect Partners program, a network of specialized minority, women, and other diverse certified partners selected by Gallagher based on their unique experience and capabilities.

Gallagher was founded on the pillars of integrity, innovation, teamwork, and empathy. We continue to live these values at every level of our organization. Our ability to adapt to an ever-changing world while remaining true to those values is a testament to the strength of Gallagher's culture. We look forward to the opportunity to share our values and talents with you.

We appreciate the opportunity to present the following to the City of Forest Park.

Sincerely,

*Gallagher Atlanta Public Sector & K-12 Education Team*

## MANAGEMENT PLAN

1. Briefly describe the level of service and support that will be provided by your firm to our company on a day- to-day basis.

# Gallagher Client Service Model

The primary goal of our service offering is to act as an extension of your risk management team. We do this by leveraging our core strengths in providing both day-to-day services and tailored projects to your team. Below is a snapshot of our value added client service model.

## CORE STRENGTHS

- ✓ We are a cohesive member of your Risk Management Team
- ✓ High Level of Service – Your team has a manageable account workload
- ✓ Stability – 20 year average employee experience
- ✓ Team Expertise & Innovation – Creativity from the most experienced industry staff in the business
- ✓ Client Focused – We are committed to being known as one of the best customer service companies in the U.S.
- ✓ Fully Integrated Placement Capabilities – Full access to all markets
- ✓ We provide the tools and resources to analyze and reduce your cost of risk
- ✓ Market Leverage – Gallagher is the largest Public Sector broker in the U.S. and develops relationships with insurers to benefit our clients



## DAILY SERVICES

- ✓ Communication – 24/7 availability of our team to answer questions, coordinate exposure data, discuss pressing issues and provide claim support during a crisis
- ✓ Certificate Issuance
- ✓ Contract Review and Recommendations
- ✓ Holistic Approach – Continuous monitoring of exposures and coverage to prevent duplication, address coverage gaps, and ensure policy issuance is accurate
- ✓ We organize our information and resources to fit your needs – Not the other way around
- ✓ We invest in technology to reduce the administration burden for our clients

## RECURRING SERVICES

- ✓ Budget Forecasting / Projections – We assist you in projecting and meeting your budgeting requirements
- ✓ Communicate market conditions and projections
- ✓ Pre-renewal discussions and appetite for risk
- ✓ Data Collection – Exposure analysis – Identify goals and objectives for the renewal
- ✓ Detailed Submissions with meaningful analysis
- ✓ Marketing – Provide options for consideration
- ✓ Benchmarking upon request – Historical/Peer Measurement, both regionally & nationally

## PROJECT SPECIFIC

- ✓ Annual Stewardship Reports – Summarizing successes of your program
- ✓ Resources available – Claims advocacy & loss control specializing in Public Sector
- ✓ Support in claims dealing with FEMA and the Emergency Management Division in determining “insured losses” vs. uninsured losses
- ✓ Loss Control Recommendations – Focus on historical cost drivers
- ✓ Manuscript forms and endorsements tailored to fit your needs
- ✓ Whitepaper discussions on emerging issues & risks – Both local & national
- ✓ Coordinate catastrophe modeling, appraisal services and engineering reports to strengthen exposure data



2. What makes your organization unique from other organizations that may submit proposals?

## Our Competitive Difference

Many of the Gallagher team professionals came from competing large brokerage firms. We all joined Gallagher for the same reasons and are invested in *The Gallagher Way*. It is about teamwork, comradery, friendship, collaboration, collective intelligence, unity in strength, and having common goals. *The Gallagher Way* was written by Robert Gallagher in 1984, and it carries on his legacy. The principles influence us daily and are posted on the walls of our offices. Below are a couple of our favorites:

- **Tenet 2:** We support one another. We believe in one another. We acknowledge and respect the ability of one another.
- **Tenet 16:** Loyalty and respect are earned - not dictated.
- **Tenet 20:** We run to problems - not away from them.
- **Tenet 21:** We adhere to the highest standards of moral and ethical behavior.
- **Tenet 23:** We are a warm, close company. This is a strength - not a weakness.

	Key Differentiators	The Forest Park Advantage
1	Gallagher's dedicated Practice Group offers unmatched experience in the Public Sector Marketplace.	As the largest Public Sector broker in the U.S., Gallagher is able to provide resources from around the country to develop a best-in-class program for the City. We position our clients to have the lowest total cost of risk compared to our peer brokers.
2	Gallagher has advanced risk analytics and predictive modeling capabilities for data driven business intelligence sharing.	Our combined business intelligence, market placement analytics, data science approaches, and risk analytics platforms provide industry-leading KPIs, data driven recommendations, and reports.  Gallagher Drive is our premier platform for peer benchmarking, data analytics and data visualization. When used as part of <b>CORE360</b> ®, Gallagher Drive creates meaningful insights for maximum impact on client's total cost of risk.
3	Gallagher has a modern approach to insurance and risk management.	Public entities face different risks and challenges than they did 30 years ago. We utilize industry knowledge, national resources, benchmarking data and an advanced understanding of <b>Sovereign Immunity</b> to put forth structures and plans to protect against modern and emerging risks.
4	Our loss control and claims advocacy team have developed specialized governmental risk control and loss prevention services.	Our level of experience with other local governments has created a large selection of tailored risk control services entirely focused to your risks. The City can leverage our experience with other entities and similar programs as it looks to implement various risk control measures across the program.
5	Integrity and transparency is embedded as part of our culture at Gallagher.	Since our founding in 1927, leading with integrity is a critical part of what has made Gallagher successful. No other insurance broker can claim receiving this award. Gallagher has received this award for 13 years.





## ORGANIZATION STRUCTURE AND RESUMES

1. Describe your organizational structure (i.e. publicly held corporation, partnership, etc.). Please briefly describe your company's organization, philosophy, and management. Also, provide a brief company history.

### About Gallagher

Gallagher started as a single office in Chicago and has grown to a publicly traded global organization with more than \$9.5 billion in adjusted revenues, 860+ offices globally, more than 52,000 team members with service capabilities in 150-plus countries.

**FOUNDED IN 1927**  
FAMILY RUN

**860+**  
OFFICES GLOBALLY

**\$9.5B**  
TOTAL ADJUSTED  
BROKERAGE &  
RISK MANAGEMENT  
REVENUES (2023)

**150+**  
COUNTRIES SERVED

**52,000+**  
EMPLOYEES WORLDWIDE

**Global Reach  
Local Presence**  
Shared values  
Passion of excellence  
Promises delivered

Gallagher was one of the first brokers to transition from simply brokering insurance to providing true risk management services by identifying exposures, then developing and implementing ways to reduce those risks. In 1938, we designed the first retrospective rating program, which gave clients credit for holding down their losses. Gallagher once again broke new ground in 1963 by forming the first non-workers' compensation self-insurance program and formed Gallagher Bassett Services, Inc. to administer claims and loss control services.

In 1984, Gallagher became a publicly-traded company (NYSE: AJG). Our most recent financial report can be found on our website [www.ajg.com](http://www.ajg.com) under the "Investor Relations" tab.

As one of the world's leading insurance brokers, Gallagher plans and administers a full array of insurance, risk management, self-insurance, claims management and employee benefit products and services through a group of specialized companies whose operating units are illustrated below. These companies can be accessed anytime the resources are needed to serve our clients.

#### Our Structure & Benefits to the City

Through our structure, the City is provided the benefit of a global broker with access to highly specialized resources through our sister companies, account service delivered by local expertise, and a client-focused corporate model unencumbered by management bureaucracy

As one of the world's leading insurance brokers, Gallagher designs, negotiates and administers a full array of insurance, risk management, self-insurance, claims management and employee benefit products and services through a group of specialized companies across three categories:

##### RETAIL RISK MANAGEMENT BROKERAGE & CONSULTING

Retail risk management brokerage & consulting operates in 68 countries and through a network of strategic network partners in more than 150 countries

##### WHOLESALE INSURANCE BROKERAGE

This group operates in the U.S., U.K. and Bermuda and focuses on placing specialized and hard-to-place insurance

##### THIRD-PARTY CLAIMS ADMINISTRATION AND SERVICES

Third-party claims administration & services operates in the U.S., Canada, U.K., Australia and New Zealand

# Gallagher's Mission

We are an international Sales and Marketing company that plans and administers cost-effective, differentiated property/casualty and human resource risk management programs as brokers, consultants and third-party administrators.

- Provide superior, cost-effective risk management products and services that meet the ever-changing needs of our current and prospective clients, while continuing to strive for the highest professional excellence in the delivery of those products and services.
- Provide our employees with an opportunity for professional growth, personal satisfaction and financial security.
- Build and maintain long-lasting, consistent, honest and profitable relationships with our insurance markets, who we recognize play a crucial role in meeting our clients' risk management needs.
- Grow shareholder value by increasing our client base, dedicating ourselves to increased productivity, profitability and professionalism resulting in long-term earnings-per-share growth.
- We will accomplish our mission with the kind of leadership that will ensure perpetuation of our corporate culture. We will also adhere to rigid moral and ethical standards in all of our dealings as we look to the challenges of the future with confidence in our ability to create and maintain a Gallagher Team that is the very best at what we do.

## Our Culture

Our leadership position in the insurance industry has remained grounded in one word: **culture**. Our industry has witnessed tremendous change in the past 35 years – top risks faced by most organizations are different; underwriting capital has changed; technology and use of data have transformed underwriting, and so on, but through all of these changes, Gallagher's culture has remained unchanged. Our culture of embracing and leading through these changes has allowed us to thrive and become the global organization we are today, delivering tremendous value to our clients and being a destination employer in the industry. Our enduring principles, articulated in The Gallagher Way, have served as the guidepost in navigating change.



## Gallagher Gives Back

### 200-DAY SUSTAINABILITY CHALLENGE

Launched in 2021, our annual 200-Day Sustainability Challenge program is aimed at promoting sustainable practices, raising awareness about environmental conservation, adopting sustainable habits, and making a positive impact on the planet. From its inception, our goal was to create a lasting impact in our offices, homes, and communities. One of the key features of the 200-Day Sustainability Challenge is its focus on collaboration and collective action. Participants are encouraged to form teams and work together to achieve sustainability goals.

With a physical global presence, our workforce aims to enrich the many communities they call home. Through volunteerism, pro bono work, contributions, and working with independent nongovernmental organizations (NGOs), we are dedicated to making a meaningful global impact. Three years into this initiative, we are not slowing down. Together, we are driving meaningful change.

### This year's 200 Days of Sustainability Challenge had some incredible results:

- Kept 422,000+ items from reaching landfills
- Recycled & Donated over 50,700 clothing items
- 17,000+ hours volunteered to our local communities
- Donated over 5,800 books

## Recognition

- Gallagher receives the recognition of Equality 100 from The Human Rights Campaign Corporate Equality Index 2023, earning the top score for the fifth consecutive year.
- Recognized for the 13th time as one of the World's Most Ethical Companies® by the Ethisphere Institute.
- Forbes lists Gallagher as one of America's Best Large Employers 2023.
- Gallagher earns Mental Health America's Bell Seal for Workplace Mental Health Certification at the highest level: Platinum.
- Fortune Magazine recognizes Gallagher on the Fortune 500 list for the eighth consecutive year.



## 2. Please provide bios of individual brokerage staff that would provide services to the City.



### Scott K. Thomason

*Senior Vice President | Southeast Regional Practice Leader, Public Sector & K-12 Education Practice  
Atlanta, GA*

Scott leads Gallagher's southeast efforts working on large self-insured governmental entities, large schools, small schools, public entity risk pools, charter schools, and other public sector accounts. The Gallagher team is led by Scott Thomason, who is the primary coordinator of all Gallagher resources to public sector clients. Scott will have the ultimate responsibility to ensure the insured organization receives exceptional service and expertise from the Gallagher network. He will work hand-in-hand with other team members to ensure effective execution of the entire team.

Scott brings over 30 years' experience to the Gallagher team with expertise in risk financing, risk analysis, risk innovation, and creative program design. Scott has converted over entities to self-insured programs, brought in alternative risk financing solutions, and provides industry leading risk analytic reports. Scott is a member of the Gallagher Public Sector leadership team bringing insights and solutions to the entire country.

Previous to Gallagher, Scott has worked with Alliant and Willis Towers Watson serving the public sector in various capacities. **Some highlights of Scott's experience and expertise in the past 30 years:**

- Managed public entity insurance portfolios in over 10 states
- Created a national charter schools insurance program that insured over 80 schools
- Excess Casualty and Workers Comp specialist
- Expertise in conversions of large entities to self-insured or hybrid programs
- Experienced in layered property programs, dealing with London and Bermuda markets
- Developed NEW coverage solutions through manuscripted forms and endorsements (School Bus Route Displacement, Tax Interruption, Immunity Preservation)
- Developed new Law Enforcement/School Resource Officer Accident and off-duty Coverage

He is considered one of the leading public entity and educational risk experts and brokers in the Southeast and has been speaking to various clients, groups, and industry associations for many years, most notably for public entities on elected officials training, risk financing and retention level analysis, and general risk management procedures. Scott is also an active participant in national associations such as ASBO, PRIMA, and AGRIP and many of the state chapters.

**Recent publications and speaking engagements since 2015 include topics on:**

- Quantifying terrorism and contingent tax interruption exposures
- Drones in the public sector
- Choose your broker first whitepaper
- Establishing and managing effective safety committees
- Enterprise risk management for public entities
- To self-insure or not – national PRIMA presentation
- Emerging Risks – Georgia PRIMA presentation

Scott earned his B.S. in Risk Management & Insurance from Fresno State University, California. He is a member of the Georgia and National PRIMA organizations. He is a Property & Casualty Agent, Insurance Counselor, and Surplus Lines Agent (*Georgia License Number: 491429*).





### **Matt Simmons**

*Senior Director | Public Sector Practice & K-12 Education Practice  
Atlanta, GA*

Matt Simmons is responsible for providing risk management and insurance brokerage services to municipalities, counties and schools. As the Georgia Director of the practice group, he is charged with business development, client service and strategic planning throughout the state. Working with clients to reduce their Total Cost of Risk, Matt leverages the **CORE360** platform to not only provide comprehensive and competitive insurance brokerage option but also works to bolster, develop or transform impactful risk management programs for his clients. With his breadth of knowledge of risks throughout the state, Matt is able to leverage understandings of immunity, client experience and similar program to design his approach to be customized to the client.

Matt has experience in roles ranging from client service to brokerage. In addition to his role as practice director, he also works specifically with risk management accounts on Cyber risk consulting. In the ever changing landscape, we he works with clients to bolster their cyber security programs to protect against intrusion and to position each account as strongly as possible for underwriter reviews.

He is a member of the GA Public Risk Management Association Board of Directors and has been sought after for speaking engagements including: Cyber Risk Best Practices, Domestic Terrorism, and Engaging Supervisors in Risk Management for K-12 Schools.

#### **Education and Affiliations:**

- Bachelor of Arts, Loyola University – Mass Communications and Public Relations
- Board Member – Public Risk Management Association | GA Chapter
- Licensed Property and Casualty Insurance Broker
  - License Number: 2737365

#### **Recent speaking engagements include topics on:**

- Engaging Supervisors and Managers in Safety Risk Management
- Cyber Risks in the Public Sector
- Crisis Management, Active Shooter, and Domestic Terrorism
- Best Practices in Soliciting Insurance Brokerage and Risk Management Services



### **Daniel Duhart**

*Broker | Public Sector Practice & K-12 Education Practice  
Atlanta, GA*

Daniel joined the Gallagher team in the early fall of 2023. Prior to joining Gallagher he worked with municipalities in Georgia to provide strategic risk management and insurance brokerage consulting services. Daniel will assist in the delivery and implementation of risk management resources.

Originally from Macon, Ga. and a graduate of Alabama State University, Daniel has worked as the Head of Risk Management with Genesis Asset Management (GAMSG), specializing in commercial insurance and personal lines. He has been providing brokerage and risk management services to entities and organizations in Georgia for three years.

#### **Education and Affiliations:**

- Bachelor of Science, Alabama State University – Business and Communications
- Member – Public Risk Management Association | GA Chapter
- Licensed Property and Casualty Insurance Broker
  - License Number: 3074461





**John Beckett**

*Client Account Executive | Public Sector & K-12 Education Practice  
Atlanta, GA*

John Beckett is responsible for the design and execution of client service strategy for the Georgia Public Sector & K-12 Education Practice. As the Client Account Executive, he is charged with understanding the ins and outs of each client to identify service and resource needs across the state. From standard marketing to deployment of Gallagher technology and resources.

With more than fifteen years as a professional, John has developed a strategic approach to client services to ensure each account's needs and expectation are met on their terms. From marketing coverages to an ability to effectively and efficiently provide top tier service to his clients, he brings structure and clarity to each client account.

Prior to joining Gallagher, John held account management roles with USI Insurance Services and Aon focusing on account management and placement. A graduate of Furman University, John's client service experience extends beyond the insurance world to encompass providing service to organizations of all sizes for the past 14 years.



**Yvette Jones, CIC, CISR**

*Senior Client Service Manager | Public Sector & K-12 Education Practice  
Atlanta, GA*

Yvette brings more 25 years of experience in the insurance industry to the account team. Over her career she served in roles ranging from administrative support to compliance management to client account management. As a Senior Client Service Manager, she is tasked with supporting clients in day-to-day administration of their insurance program. She plays an integral role in developing renewal strategy, execution and the deployment of various resources. Yvette is a Certified Insurance Counselor and a Certified Insurance Service Representative.

## EXPERIENCE/PAST PERFORMANCE

### 1. How long has your organization been providing insurance brokerage services?

Arthur J. Gallagher Risk Management Services, Inc. was established in 1927 and has been providing risk management and brokerage services for over 95 years. Gallagher has been providing services in Georgia since 2001.

### 2. Describe your contractual relationships, if any, with organizations or entities necessary to your proposal's implementation (i.e. insurance companies, TPA firms, actuarial services, data information services, etc.).

Gallagher has a full spectrum of risk management, TPA, risk consulting and wholesale companies as part of the Gallagher corporate family, but we do not have any conflicts of interest as we provide our client options for all types of services. We have no ownership of any insurance companies and are a true independent commercial insurance broker.

#### WHOLESALE: RISK PLACEMENT SERVICES, INC.

Risk Placement Services, Inc. (RPS) is the largest Managing General Agent/Underwriting Manager in the United States, a leading Specialty Insurance Wholesaler, and a Standard Lines Aggregator. With over 65 locations nationwide, RPS has dedicated employees who get to know our client's business and specific specialty needs. RPS' full range of products and services include, but are not limited to:

- Analytics
- Casualty
- Environmental
- Executive Lines
- Healthcare
- Nonprofit
- Personal Lines
- Property
- Public Entity
- Religious
- Sports & Leisure Programs
- Technology & Cyber
- Transportation & Garage
- Workers' Compensation

#### THIRD-PARTY CLAIMS ADMINISTRATION: GALLAGHER BASSETT

Gallagher Bassett (GB) is the largest property/casualty third-party administrator, offering strategic insights and services in the areas of risk management. GB continually strives to go beyond industry norms and client expectations in the continuous pursuit of a better way. This team assists over 3,500 clients worldwide through more than 110 branches and over 4,700 skilled professionals by providing services including, but not limited to:

- Claims Management
- Risk Management Systems
- Information Management Systems
- Medical Cost Containment
- Consultative Services (Risk Control & Appraisals)

#### CAPTIVES AND ALTERNATIVE RISKS: ARTEX RISK SOLUTIONS, INC.

Artex Risk Solutions, Inc., is Gallagher's division that is dedicated to providing access to the many specialized insurance and reinsurance companies operating within a marketplace that includes North America, Bermuda and the Caribbean, performs risk analysis and claims advocacy, and acts as a captive manager and an intermediary in providing services to pools, captives, rent-a-captives, risk retention groups and self-insurance arrangements.

#### REINSURANCE: GALLAGHER RE

Gallagher Re is the dedicated reinsurance team for Gallagher and third-party clients, able to support all Property, Casualty, and Specialty classes, and Wholesale as required. Launched in December 2013, Gallagher Re has since grown to become the world's 5<sup>th</sup> largest reinsurance broker. Combining the market access of a global broker with the niche expertise and hands-on service of a specialist team, this powerful strategic partnership between Gallagher and Gallagher Re provides a world-class Reinsurance platform to our clients, fully aligning the reinsurance business with Gallagher's retail and wholesale insurance brokering operations around the world.

3. How many public municipality entities does your firm service. Please provide their name and length of service with each?

## Gallagher's Public Sector & K-12 Education Practice

Gallagher established our commitment to the K-12 Education Sector 40 years ago, when we formed our dedicated practice group, which now has more than 180 risk management professionals from 43 branches. We're invested in the public sector and associations. We have access to all insurance markets that specialize in the public sector and maintain an excellent reputation in the industry. We are dedicated to providing excellent service in a highly ethical manner.

This division has grown to become the largest Public Entity broker in the U.S., placing over \$1.5B of Public Sector insurance premiums each year with the key Public Sector insurance companies and underwriters. Gallagher associates remain on the forefront of Public Sector risk management – from ERM and ISO 31000 engagements to tailored risk financing structures in order to address impacts of climate change and other emerging risks.

Much of our company's growth and success can be attributed to our innovation of new risk financing strategies and alternatives for our Public Entity clients. In the early 1970s, Gallagher designed the first integrated, multi-line "protected self-insurance" program (a single policy providing both specific and aggregate protection). This growth gives us a broad perspective when we focus on risks. We help our clients consider risks across their entire enterprise as we advise them on insurance placements, risk management services, healthcare and pharmacy benefits, and human resources consulting.

Gallagher is the preeminent provider of brokerage and risk management services in the public sector. Our expertise and knowledge is unparalleled in the industry. Gallagher is consistently recognized by key professional associations (such as NBOA) for our commitment to public sector and K-12 schools and expertise in risk management.



GALLAGHER'S PUBLIC ENTITIES CAN BE SUMMARIZED IN A FEW QUICK NUMBERS:

- 2,660 stand-alone public, private, independent and charter schools
- 120 Public Sector and K-12 Education pools (covering 5,000+ pool members)
- 3,200 Public Entities; including: cities, counties, towns, housing authorities, special districts, and state and tribal governments

### PARTIAL GEORGIA CLIENT LISTING

GEORGIA PUBLIC SECTOR RISK POOLS & PROGRAMS	PUBLIC SCHOOL DISTRICTS	COUNTY GOVERNMENTS	MUNICIPALITIES & SPECIAL DISTRICTS
<ul style="list-style-type: none"> <li>• GIRMA (GMA- Property &amp; Casualty Self-Insurance Fund)</li> <li>• Georgia Municipal Association Workers' Compensation Self-Insurance Fund)</li> <li>• GHARRP (Housing Authority Risk Retention Program)</li> </ul>	<ul style="list-style-type: none"> <li>• Gwinnett</li> <li>• Clayton</li> <li>• Columbia</li> <li>• Hall</li> <li>• Atlanta Public Schools</li> <li>• Bulloch</li> <li>• Greene</li> <li>• Harris</li> <li>• Sumter</li> </ul>	<ul style="list-style-type: none"> <li>• Gwinnett</li> <li>• Cobb</li> <li>• Forsyth</li> <li>• Hall</li> <li>• Cherokee</li> <li>• Barrow</li> <li>• Augusta-Richmond</li> <li>• Pierce</li> <li>• Ware</li> </ul>	<ul style="list-style-type: none"> <li>• Stockbridge</li> <li>• Fairburn</li> <li>• College Park</li> <li>• Hapeville</li> <li>• Valdosta</li> <li>• Dublin</li> <li>• Roswell</li> <li>• Waycross</li> <li>• Clayton County Water Authority</li> <li>• Atlanta Housing Authority</li> </ul>

Gallagher's Atlanta Public Sector team works with more than 50 Georgia Public Entities. Lengths of service vary for our clients. We will provide additional detail for provided references.

4. Please provide a minimum of three verifiable client references of similar scope and industry, all of whom are able to comment on your organization's relevant experience. This list should include at least three active client references in the public entity/ municipality sector. Please include company names, address, contact name, telephone number and a complete description of the insurance services and dates provided. It is the broker's responsibility to provide valid reference information and our company reserves the right to use reference checks in its evaluation of proposals.

<b>Reference 1</b>	<b>City of College Park</b>
<b>Address</b>	3667 Main Street. College Park, GA 30337
<b>Contact Name</b>	Chris Wilson
<b>Contact Phone</b>	404.767.1537 x1401
<b>Contact Email</b>	Chris.wilson@collegeparkga.com
<b>Service Dates</b>	2023 – Present
<b>Description of Services</b>	Property and Casualty Insurance Brokerage, Claims Consulting, Strategic Risk Management Consulting

<b>Reference 2</b>	<b>Clayton County Water Authority</b>
<b>Address</b>	1600 Battle Creek Road. Jonesboro, GA 30260
<b>Contact Name</b>	Michelle Jordan
<b>Contact Phone</b>	770.960.5239
<b>Contact Email</b>	<a href="mailto:Michelle.jordan@ccwa.us">Michelle.jordan@ccwa.us</a>
<b>Service Dates</b>	2022 – Present
<b>Description of Services</b>	Property and Casualty Insurance Brokerage, Claims Consulting, Strategic Risk Management Consulting

<b>Reference 3</b>	<b>City of Hapeville</b>
<b>Address</b>	3468 North Fulton Ave. Hapeville, GA 30354
<b>Contact Name</b>	Tim Young
<b>Contact Phone</b>	770.462.2988
<b>Contact Email</b>	<a href="mailto:tyoung@hapeville.org">tyoung@hapeville.org</a>
<b>Service Dates</b>	2013 – Present
<b>Description of Services</b>	Property and Casualty Insurance Brokerage, Claims Consulting, Strategic Risk Management Consulting

<b>Reference 4</b>	<b>Cobb County Board of Commissioners</b>
<b>Address</b>	100 Cherokee Street, Ste 430. Marietta, GA 30090
<b>Contact Name</b>	Ordale Randall
<b>Contact Phone</b>	770.528.1587
<b>Contact Email</b>	<a href="mailto:Ordale.randall@cobbcounty.org">Ordale.randall@cobbcounty.org</a>
<b>Service Dates</b>	2017 – Present
<b>Description of Services</b>	Property and Casualty Insurance Brokerage, Claims Consulting, Strategic Risk Management Consulting



5. Please provide examples of recent solutions you have provided to public sector clients with regards to insurance program structure, premium reductions, and/or a risk management solution

SIMILAR MUNICIPAL PROJECTS
<b>City of College Park</b>
<p>After making a change to Gallagher this past Spring, the City of College Park charged us with making improvements to their Total Cost of Risk. Taking over the renewal, with a very short window, Gallagher’s coverage design, recommendations and market negotiation provided a net 10% reduction on their up-front costs, while simultaneously improving coverage over their expiring programs and previously proposed renewals on several lines of coverage.</p> <p>Over the past six months, Gallagher has worked with the City to overhaul and formalized their safety program. Our approach will focus on improving the culture of risk and safety while simultaneously improving their risk profile. These include assisting in the development of an Accident Review Board, evaluation of Fleet Management/Safety, and Claims Advocacy services. These enhancements will be leveraged to reduce their Total Cost of Risk with future renewals.</p> <p>Recently, we entered into a Cyber risk consulting project with one of our Gallagher Connect Partners to complete a full Cyber risk assessment and produce a risk management plan to ensure the security of the City’s network.</p>
<b>City of Hapeville</b>
<p>As the City’s broker, we regularly discuss emerging issues, coverage gaps and exposures. During these discussions, we uncovered a concern regarding the City’s anxiety due to proximity to the airport and the potential for terrorist acts. We introduced a first party terrorism property policy to cover extra expenses and loss of revenue including domestic and foreign terrorists, and for nuclear, biological, and chemical radiation (NCBR).</p> <p>With increasing costs and retentions for Excess Workers Compensation coverage, we worked with the City to procure a Buffer Layer program which allows for the carriers to increase their retentions but protects the City by allowing them to “buy down” the retentions. This results in improved renewal terms while staying away from added risk for the City.</p>
<b>Clayton County Water Authority</b>
<p>The Authority made a broker change to Gallagher in the fall of 2022 after having been with the previous broker for more than 20 years. In the past year, we have increased the Authority’s coverage, restructured the approach to managing claims to increase immunity preservation and leveraged Gallagher’s internal services to build out their risk management program.</p> <p>With the 2023 renewal, we restructured the program for immunity preservation. This included a recommendation to purchase less coverage in certain areas to maximize immunity utilization. The reductions they received allowed them to purchase additional coverages in areas where gaps existed under the previous program. Through our efforts, the Authority only received a 2.9% net increase. The results provided budgetary flexibility to evaluate and purchase coverage for previously uninsured exposures.</p> <p>In early 2023, we worked with Risk and Procurement to overhaul insurance requirements and procurement guidelines for all contracts. By modernizing the way in which the Authority “buys,” they are taking a proactive approach to evaluating contracts to ensure risk transfers are in place, adequate and impactful.</p>
<b>City of Waycross</b>
<p>Gallagher first became the Broker of Record for the City following their renewal which produced high results in part due to adverse loss experience. Our first act was to renegotiate the terms with the incumbent carrier and cancel/rewrite their program which resulted in a net reduction over the previous broker’s proposal along with increased coverages. Gallagher’s focus on managing risk and improving the risk profile is well known with the commercial carriers. They were able to provide better results based on our approach and market presences.</p> <p>Recently, we restructured their program to combine certain lines of coverage to increase leverage with the insurance markets to deliver improved results and a reduced Total Cost of Risk.</p>

### 1. Describe your firm's capabilities regarding loss forecasting and reserve analysis.

## Our Analytical Approach

We will deliver quantitative and qualitative measurements/metrics to help the City's team make informed decisions on which risks to retain and which risks to transfer. We will illustrate and demonstrate how the City can secure the most flexible and cost-effective risk financing program available in the global marketplace. Gallagher's Risk Services team has several analytic tools and processes to assist our clients in making informed decisions about their loss projections, allocating loss costs by location, risk planning and retention strategies. These include:

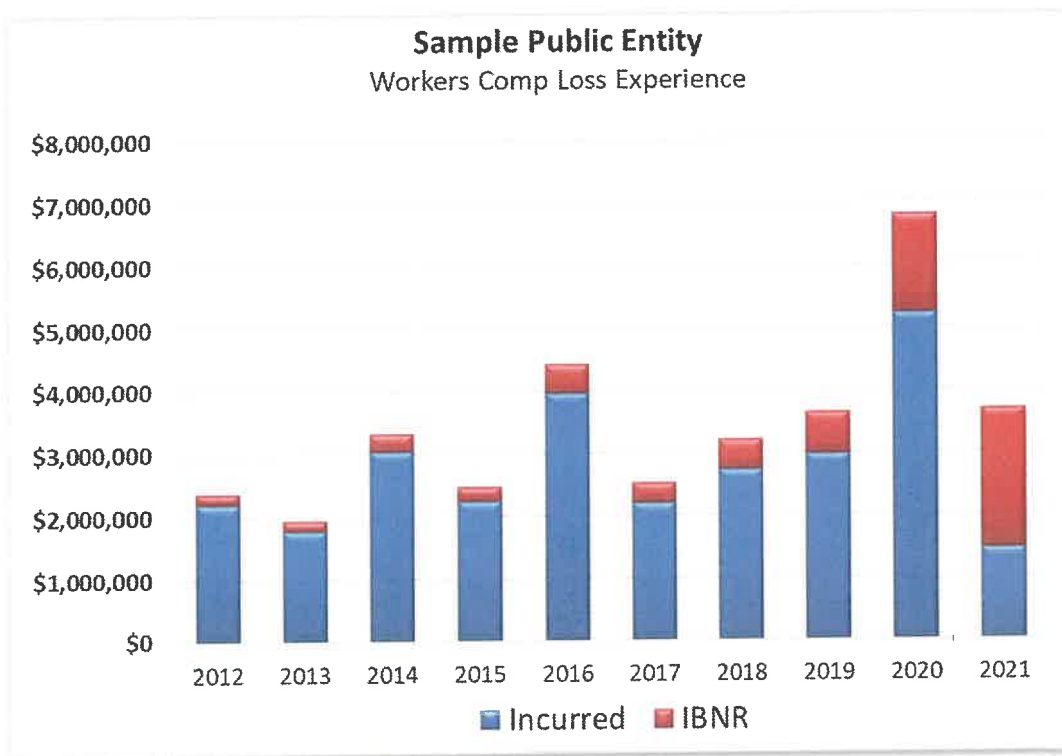
- **Actual vs. Expected Development Analysis** – This is a comparison of loss activity expected during a specific period to actual development, which gives an early indication of potential adverse loss development.
- **Advised Benchmarking** – Limits, total cost of risk, and premium benchmarking, excess liability evaluation
- **Cash Flow Analysis** – The payout of projected losses can be estimated by year, and the present value of the losses at various discount rates can be provided.
- **Cost & Premium Allocation Analysis** – An entity's cost of risk is allocated to the department based upon an actuarially sound methodology that combines both an exposure-based and loss-based allocation.
- **Loss Reserve Analysis** – This is prepared for financial statement reporting, annual statement preparation, reserve certifications and analyses of collateral requirements.
- **Losses within your Retention Forecasts (Loss Picks)** – This tool will assist the City in developing loss costs per location when allocating costs within the retention. It is our way of estimating ultimate incurred losses by policy year. Losses can also be forecasted for current or future policy periods using the client's historical loss and exposure data. These analyses are prepared for budgeting purposes and evaluating retentions.
- **Trend Analysis** – We analyze your data to provide specific recommendations on your current risk management program. In analyzing your data, we present claim trends that exist within your organization's loss history.
- **Loss Projections/Stratifications** – A loss pick is an estimation of future losses based on past losses. Our specialists review at least five years of historical data in order to predict your future losses.
- **Mod Analysis, Projections & Validation** – It is important to understand and monitor your experience modification rating because it directly correlates how much you pay in workers' compensation. The lower your experience mod, the less you pay in assessments and surcharges.
- **Collateral Analysis & Required Reserve Study** – A required reserve study will ensure ample funds are available through the close of your policy years. We identify the current status of the reserve fund and ultimately determine how your loss history will appear when all claims are closed.
- **Deductible Threshold Analysis** – We examine your loss history at various incurred levels, in order to determine a comfortable deductible level for your program. In analyzing your losses, we have the ability to demonstrate how your program will look at various deductible levels.
- **ClaimSCORE** – A data analytics program that can evaluate and predict workers' compensation claim payment and cost experience, target the true drivers that enhance the claim costs. By using this tool, we can assist in developing loss control measures and claim management programs to eliminate the total cost of claims.
- **Other** – Rate adequacy analyses, acquisition due diligence, loss projections for excess layers of insurance.

## Loss Forecasting

Another critical area we would evaluate is your costs/coverage as compared to other similar peers. Gallagher maintains in-depth program information for all clients and uses comparative program metrics to ensure all clients are receiving the best possible costs for the coverage they purchase. We have three levels of loss forecasting:

1. **Public Sector Loss Analytics** – Our proprietary loss modelling system provides for an easy way to determine your loss picture, trends, and future losses.
2. **Gallagher Loss Forecast** – part of our National Risk Control services, we leverage our proprietary data and industry standard software to loss trend and analyze loss projections, reserves, and forecasted values
3. **Actuarial Services** – Licensed actuaries are available to perform full actuarially determined reserve analysis and loss projections. Note this service is fee based and not included in standard fees and commissions.

We find it extremely valuable to help public entities manage their risks by establishing measurable total cost of risks. Trending and forecasting losses are critical to casualty and workers compensation lines.



### Sample Loss Projection Summary

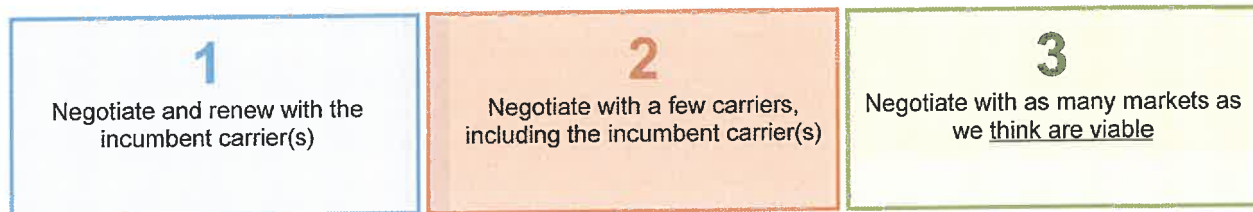
Loss Projections		Incurred	Developed	Pure Loss	Selected
Policy Year	Est Payroll	Loss Pick	Loss Pick	Method	Loss Pick
2022	130,700,718	\$2,781,252	\$3,436,680	\$4,659,103	\$4,047,891

2. Describe your organization's anticipated involvement in the annual review process. Include information regarding process timeframes, negotiation of rates and vendor selection.

## Marketing Strategy & Plan

At least 120 days prior to renewal, we review your goals and objectives as we develop our marketing strategy together. In general, we believe it's prudent to market an account at least once every three years. Of course, if conditions warrant, more frequent marketing may be necessary. We've found that "over-marketing" an account hurts your ability to obtain favorable terms from insurance company underwriters.

Every year, we should consider three "go to market" strategies by line of coverage:



The reasoning behind each strategy is:

1. Negotiate and renew with the incumbent carrier(s). This is preferred if we:
  - a. Believe we can achieve the renewal goals without additional competition – this is best confirmed with a pre-renewal discussion with the carrier
  - b. Tested this carrier with a competition in the last few years
  - c. Recently paid a large claim or had a bad loss year and are willing to be fair and competitive at renewal
  
2. Negotiate with a few carriers, including the incumbent. This is preferred if:
  - a. We are trying to consolidate the number of carriers on all your policies
  - b. We are ready to test the market for a variety of reasons, but keep the competition contained and are confident this short list will be competitive
  - c. There are not many markets as options due to the risk or line of business
  
3. Negotiate with as many markets as we think are viable. This is preferred if:
  - a. The incumbent market is non-renewing or is driving you to move
  - b. The incumbent has had no competition for more than five years
  - c. There have been significant changes of risk or risk appetite by the City or your carrier
  - d. Alternative program structures are desired

### Marketing of the Insurance Program

Our team will present the City's submission to the marketplace. Gallagher has a hands-on approach to the marketing of our accounts. ***Your insurance specifications will never be handed over to a marketing center for "processing". Your Gallagher service team outlined in this proposal will handle your account from start to finish.*** This means the people with the most knowledge of your account are the same people with the market relationships to get the job done. We have access to the right people, we know the marketplace, and know your account. We are in the best position to negotiate the best possible terms for your program.

### Liaison with Insurance Carriers

Your Gallagher Service Team will act as a liaison between you and your insurance carriers with respect to all aspects of the program. We will act as an intermediary in all phases of account management from underwriting, to inspections, to loss control, to claims issues. Your Gallagher Service Team is always available to talk or to meet in person with the City and/or the insurance carriers regarding any issues or concerns.



## Identifying Carrier Partners

We perform a thorough analysis of risk identification and loss analysis in order to have a complete understanding of your risk profile. Once that is performed, we will design the appropriate structure for your program. We own our wholesale network and thus have access to virtually every insurance market through our networks located in the U.S., London, and Bermuda.

## CORE360® Marketing Strategy and Plan

At least 150 days prior to renewal, we review the City's goals and objectives as we develop our marketing strategy together. In general, we believe it's prudent to market an account at least once every three years. Of course, if conditions warrant, more frequent marketing may be necessary. We've found that "over-marketing" an account hurts the client's ability to obtain favorable terms from insurance company underwriters.

**Our CORE360® marketing strategy and insurance placement process is summarized below:**

The first step in marketing the City's account is a pre-renewal or pre-marketing meeting held with the City 150 days to 180 days in advance of your renewal. During this meeting we discuss the current market situation and any projected rate changes from the incumbent carriers and discuss new carriers to consider. We will also analyze your claims history and review your exposures, benchmark limits, discuss the City's strategic plan, and any changes in your organizations. We will survey your building(s) – inside and out—to intimately get to know your premises. We will also review prior underwriting applications and loss control reports.

Concurrent with this phase, we will review your current insurance policies and assemble updated underwriting information including building values, auto schedules, estimated payrolls, etc. We will suggest alternatives and enhancements with you, and structure an insurance program that accurately reflects your risk appetite and profile, as well as current exposures and unique program features. At this time, we will also ask you about any special relationships with defense counsel that are important to the City, and share your claims settlement and handling preferences with the carriers.

The next step in the marketing/placement process involves the creation of a thorough, high-quality submission. Our goal is to make the City stand out in the eyes of underwriters who may have 50-60 competing submissions on their desk or in their inbox. We do this by providing all relevant information to the underwriter: underwriting information, explanations of important or unusual exposures, detailed loss summary, photographs, flood maps, etc. We also outline our coverage and pricing expectations.

If desired, we can review our submissions with you in advance of going to the market.

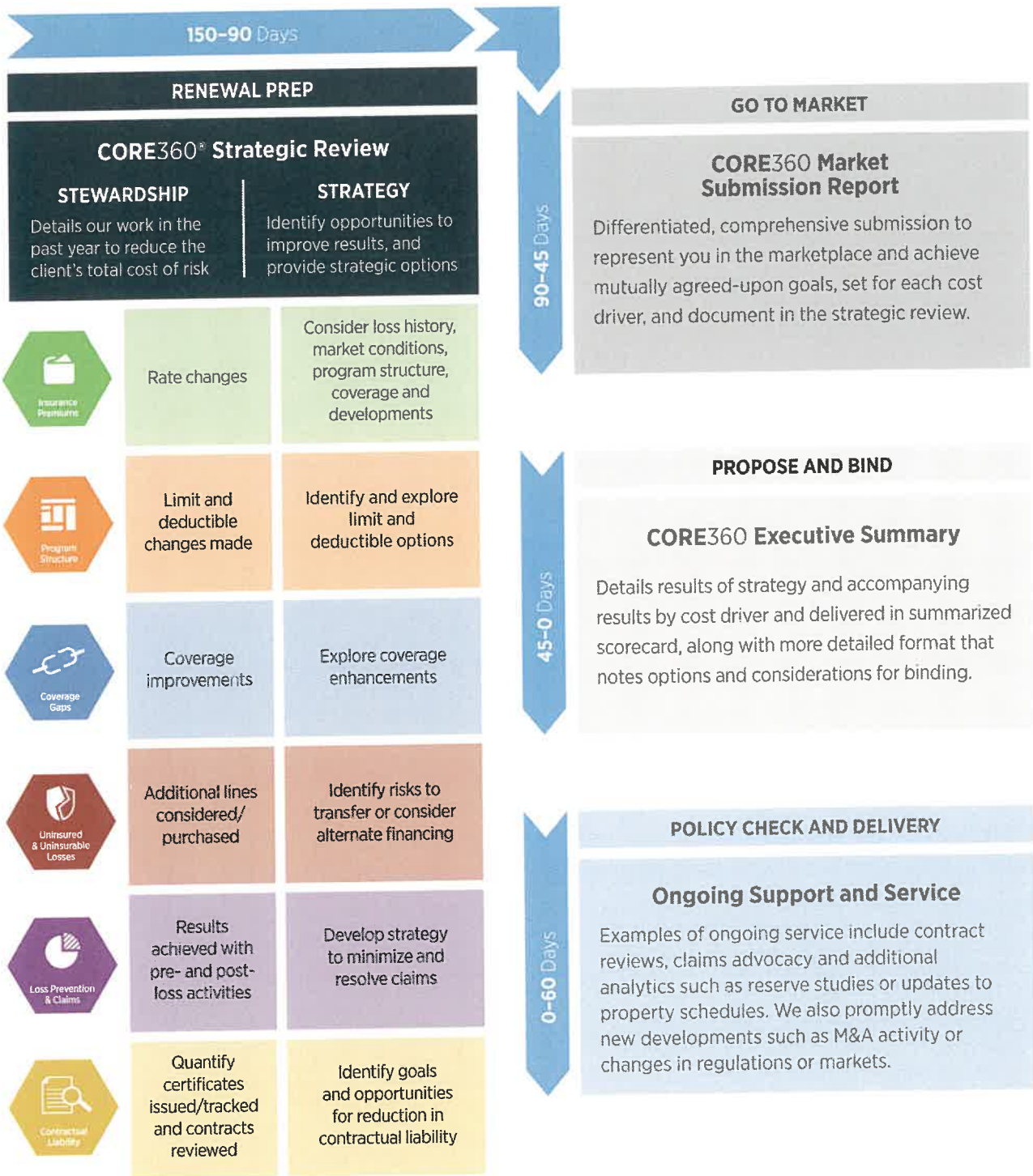
We will meet with key underwriters and loss control representatives early to discuss your account, our coverage and pricing objectives, and the timeline for the delivery of quotes. When possible, we like to bring underwriters to meet with you and see your facilities. These meetings are important in forming a personal relationship and enhancing mutual understanding between the City and the carriers, allowing us to achieve the best possible terms and pricing.

Once quotations are received from the carriers, we review them for accuracy and negotiate with all potential insurers to determine final terms, conditions, and premiums. We will copy you on relevant correspondence so you are fully part of the process. Our goal is to deliver the renewal proposal to you 30 days in advance of the renewal date, giving you time to consider all options. Our proposals contain all quotations from the insurance companies so that you can see what the carriers offer.

Upon your instructions, we will bind coverage with the carriers on your behalf, and issue the City's binders after we've checked them for accuracy. Our goal is to bind coverage no later than three weeks before your renewal date so there is enough time to issue certificates of insurance to your vendors and others. This will also assist in obtaining your insurance policies from the carriers promptly, so that we can meet our goal of delivering policies to you within 60 days of your renewal, after we've checked them for accuracy.

Once coverage is bound, and throughout the policy term, we will coordinate claims review sessions with insurance carriers, monitor carrier strength and service, and assist the City with any new insurance or risk management issues that arise.

# Gallagher Standard Service & Renewal Timeline



3. How would your firm assist the City in developing coverage and design specifications? Explain your process for providing plan recommendations to your clients.

Gallagher takes a targeted and modern approach to developing coverage specifications. Utilizing our CORE360™ program, we breakdown your program into component parts to identify areas of improvement. Benchmarking you against peers and leveraging our national expertise in program design, we identify the optimal risk management program. Our full list of coverage specifications is commonly between 40 and 100 data points on property & casualty lines of business.

Once we receive quotes, we do a detailed review of each term and condition, policy definition, and all exclusions compared to our coverage specifications to ensure we maximize available coverages and provide a tailored program for you.

Gallagher has a three-step approach to close any gaps in your coverage:

1. We conduct a thorough analysis of your current policies to identify any potential areas of opportunity;
2. We've worked with numerous trusted carrier partners to create pre-negotiated best-in-class terms and conditions; and
3. Our team has deep industry and coverage expertise, and understands the needs of your unique business and where potential gaps might be hidden.

With this multi-step approach, Gallagher is able to place great coverage for your business, minimizing any uncovered losses and providing the broadest terms and conditions possible.

### Gallagher Policy Analysis

- **What is Gallagher Policy Analysis?**

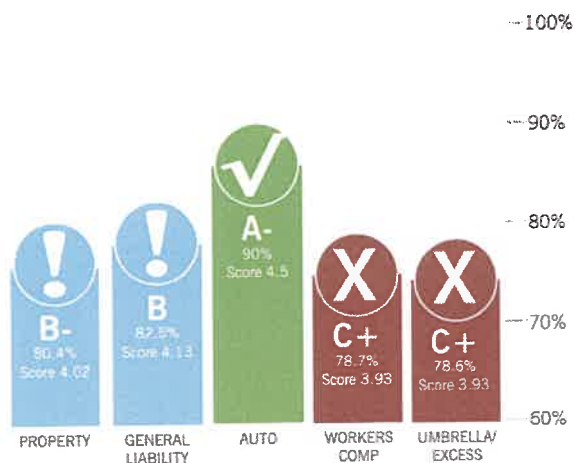
GPA is a detailed review of your current insurance policies to identify areas of improvements and uncover any coverage gaps.

- **At the time of a loss - Words matter.** That's why we review not only your limits and deductibles, but the actual policy language including all related endorsements.

- **What does this do for the City?**

After a comprehensive review of your insurance policies, we will share our findings outlining any areas of possible concern or critical coverage issues.

- Solutions may be available with your existing carriers at no additional cost.



## Strategic Reviews

120 to 150 days prior to your renewal, Gallagher and the City will sit down for our annual Strategic Review. The purpose of this report and our meeting is to strategically set the stage for your upcoming renewals with you. The report summarizes the key accomplishments from your last renewal (current program) and it examines the current marketplace, our past results, and any changes to your organization or risk appetite. It also challenges our past work and suggests future improvements.


We highlight each CORE360® cost driver, beginning with Insurance Premiums and ending with Contractual Liability. This approach not only organizes the report document, but also ensures we are thorough and deliberate in driving value to each of your six cost drivers which represent your total cost of risk. Within the report we make plan recommendations based on our analysis of your current program and external influencers.

This is an interactive process, and we encourage a collaborative nature with both of our thoughts and input to ensure a successful renewal. The results of this strategy will then be summarized in the Executive Summary, which will accompany your renewal proposal.

Combining all of our data (Stewardship Scorecard, current State of the Market, changes in risk or risk appetite), the overriding goal of our meeting is to answer these essential questions:

- ✓ What is our go-to-market strategy by line of coverage?
- ✓ Do we approach additional markets, and if so, which ones?
- ✓ What are our renewal expectations or goals by cost driver?
- ✓ What additional tools or resources do we need to implement?

## SAMPLE STRATEGIC REVIEW



### Commercial Property/Casualty Market Index – Q4/2019


The following are key takeaways from The Council of Insurance Agents & Brokers' Commercial Property/Casualty Market Report Q4 2019 (October 1—December 31):

- Premium pricing across all-sized accounts increased by an average of 7.5% in Q4 2019, the ninth consecutive quarter of rate increases. Large and medium-sized accounts experienced significant increases, at 9.4% and 8.0%, respectively.
- The market continued to harden in Q4 2019, with all major lines except for Workers' Compensation reporting moderate-to-significant increases. Umbrella pricing was impacted the most, with premiums increasing by an average of 13.6%, alongside the perennially problematic Commercial Auto, which saw an increase of 10.5%. Overall, the average increase across all lines was 7.6%.
- More than three-quarters (76%) of respondents noted they saw an increase in demand for cyber insurance in Q4 2019, suggesting that brokers' clients believe in the importance of having insurance to insulate a firm from the effects of a cyber breach or attack.
- "Future premium increases" was one of the top concerns 62% of respondents said they heard from their clients, followed by "limitations on coverage" and "high current premium," reflecting the trend of carriers reducing limits and increasing pricing for lines such as Commercial Auto seen in previous survey results.

**Rate Change for Five Major Lines Ranged From -1.9% to +13.6% in Q4 2019**

	Commercial Auto	Workers Comp	Commercial Property	General Liability	Umbrella	Average
Fourth Quarter 2019	10.5%	-1.9%	9.7%	5.8%	13.6%	7.6%
Third Quarter 2019	9.1%	-2.7%	8.8%	4.6%	9.8%	5.9%
Second Quarter 2019	8.4%	-2.5%	8.5%	3.2%	5.7%	4.6%
First Quarter 2019	8.8%	-3.3%	5.9%	2.0%	3.3%	3.4%
Fourth Quarter 2018	7.0%	-3.3%	2.9%	1.4%	2.3%	2.1%
High	28.6%	24.9%	45.4%	28.0%	51.9%	35.3%
Low	-11.6%	-12.3%	-15.0%	-13.6%	-13.5%	-13.2%

\*Source: The Council of Insurance Agents & Brokers. Chart Prepared by Barclays Research.



### Risk Update

It's important that we discuss any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes include, but are not limited to, those listed below.

**BUSINESS AND OPERATIONS RISKS**

- Growth strategy and other strategic initiatives
- Changes in profile information such as address, email, revenue, etc.
- Changes in Client team or leadership
- Changes in risk appetite due to C-level or other buyer team changes
- Changes in Safety/Risk Control Manager or Human Resources representative leading safety efforts
  - Do you have safety programs in place to mitigate claims?
- Changes in any operation such as expansion to other states or new products
- Mergers and/or acquisition of new companies
- Changes in existing premises, including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, consider any new premises purchased, constructed, or occupied

**CONTRACTUAL – THIRD PARTY**

- Newly assumed contractual liability, granting of indemnities, or hold harmless agreements
- Circumstances or regulations which may require increased liability insurance limits
- Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
- Any Exposure from a supplier or customer for dependent or contingent business income
- If the Insured leases workers or uses temporary staffing, can we review the contract?
- Does the insured receive certificate of insurance listing them as an additional insured but they do not have a written contract in place?

**INSURANCE EXPOSURE UPDATES**

- Auto risk update – Are the current automobile symbols on their policies correct? What do the Uninsured and Underinsured Motorist rejection/selection mean for the Insured? Does the Insured have a Drive-Other-Car Exposure?
- Property risk update - If the insured leases building space from a landlord but is not required to provide the property insurance, is Fire Damage Legal Liability limit adequate and coverage broad enough to cover the insured's obligations in the lease?
- What is the retroactive date on the EBL coverage, if applicable, does it match the date of start of benefit plans in US?
- Review Named Insured List of Legal Entities
  - Is the First Named Insured correct? Is it the highest point on legal hierarchical chart?
  - Are there entities that need to be listed as they don't fall under First Named Insured?
  - Does the client have any JV's or LLC's?



**QUESTIONS:**

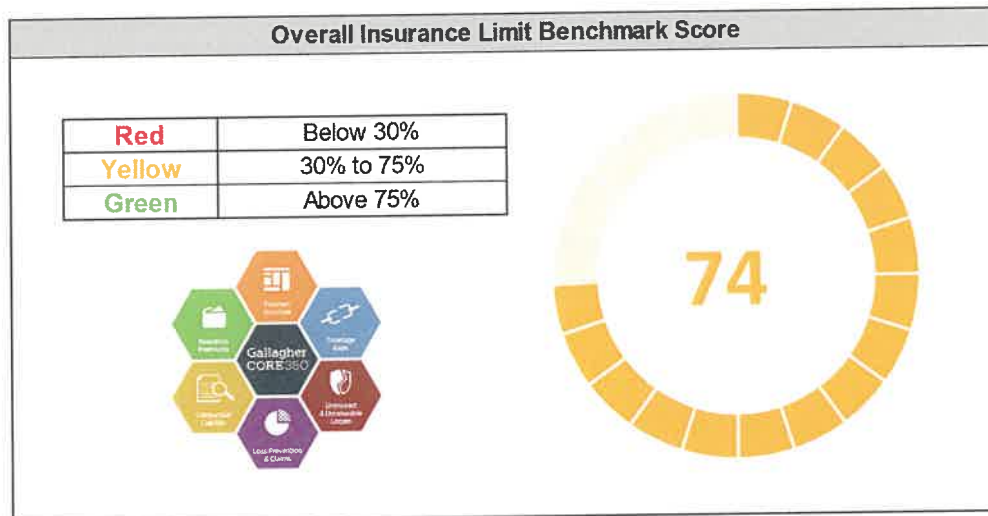
**1. If retained by the City of Forest Park, what would be your first priority?**

At the onset of our engagement, we will execute a policy audit and benchmarking report that will compare and contrast your coverages to our best practices for public entities insurance coverages. As with the Total Cost of Risk (TCOR) report, this provides you with a clear and comprehensive view of your insurance program and its coverages. We identify any gaps in coverages, opportunities for improvement, and benchmarking compared to your peers. The intent is to show provide a data drive picture of your approach to risk management to inform decisions on paths forward. A sample of the report is as follows:

*SAMPLE SECTION REPORT:*

C. Workers Compensation Coverages		Limit	Score	Metric
1	Part 1: Workers Comp limit	Statutory	100%	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>
2	Part 2: Employers Liability	\$1,000,000	100%	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>
3	Broad Form All-States	Included	100%	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>
4	Minimum Earned Premium	90%	100%	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>
5	Foreign Voluntary Coverage	Included	100%	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>
<b>C. Workers Compensation Coverages Summary</b>			<b>100%</b>	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>

D. Crime/Fidelity		Limit	Score	Metric
1	Employee Dishonesty	\$500,000	50%	<div style="width: 50%; height: 10px; background-color: #FFC107;"></div>
2	Forgery or Alteration	\$500,000	75%	<div style="width: 75%; height: 10px; background-color: #FFC107;"></div>
3	Money & Securities	\$500,000	100%	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>
4	Computer Fraud	\$500,000	75%	<div style="width: 75%; height: 10px; background-color: #FFC107;"></div>
5	Funds Transfer Fraud	\$500,000	75%	<div style="width: 75%; height: 10px; background-color: #FFC107;"></div>
6	Social Engineering	\$25,000	25%	<div style="width: 25%; height: 10px; background-color: #F44336;"></div>
<b>D. Crime/Fidelity Summary</b>			<b>67%</b>	<div style="width: 67%; height: 10px; background-color: #FFC107;"></div>



Once we have completed the review and benchmarking of your current program, we will develop our Risk Management Project Plan. Below is an example of how we start off with our risk management accounts.

## Risk Management Project Plan

### 1. Develop Total Cost of Risk to Set Baseline and Measurable KPIs

- a. We will develop TCOR baseline and key KPIs
- b. Benchmark program against peer municipalities and leverage market position
- c. Implement or enhance Safety Committee meetings to manage and measure
- d. Institute Executive Risk Committee to provide oversight and direction

### 2. Identify Hazards, Uninsured Loss Exposures, and any Coverage Gaps

- a. Analyze Climate Change Factors & Property Sub-Limits
- b. Analyze and discuss the erosion of Sovereign (Qualified) Immunity
- c. Conduct Gap Analysis of insurance program for vulnerabilities
- d. Discuss *Emerging Topics* to be proactive

### 3. Immunity Preservation: Review Immunity Whitepaper and Emerging Trends

- a. Leverage Immunity for state-torts – but consider federal tort trends and loss scenarios
- b. Compare benchmarked limits and coverages with peers

### 4. Leverage Gallagher Resources to Modernize Risk Management:

- a. Modernized Safety Manual for Cities & Counties – issued in 2020
- b. Perspectives of Sovereign Immunity – whitepaper completed in 2021
- c. Modern Contractual Insurance Requirements guidelines – issued in 2022

### 5. Conduct Risk Assessment and Gap Analysis

- a. Meet with individual departments to review policies and procedures to implement or enhance
- b. Implement Gallagher Policy Audit to identify gaps in current insurance program

### 6. Risk Profile Improvement

- a. Conduct historical analysis to identify factors having greatest impact on your risk profile
- b. Conduct discovery meetings with senior management to discuss known/unknown risks
- c. Conduct strategy sessions with risk and claims consultants to identify analytical tools to improve profile
- d. Develop action plan for City risk management and program marketing

### 7. Annually analyze TCOR and risk financing methods

- a. Discuss *Emerging Topics* to be proactive
- b. Quantify and budget for deductibles; optimize risk retention levels



2. Describe your organization's Quality Assurance/Peer Review process.

## Quality Assurance and Client Satisfaction Tools

Gallagher has established professional standards along with internal and external auditors to ensure compliance and execution. Our peer review program ensures our work product is compliant, professionally communicated, comprehensive, technically accurate, responsive to client needs, and consistent with the Gallagher operating standards.

Prompt response and immediate accessibility are critical to exceptional account service, and client inquiries and service requirements are a top priority at Gallagher. Our standard service commitments are as follows:

TECHNICAL SERVICE STANDARDS	WITHIN
Return phone calls	Same day or within 24 hours
Issue invoices and related documents	8 work days of binding coverage or final terms are confirmed
Incorporate policy changes	Date of receipt or date coverage needed
Issue certificates	24 hours of receipt or as needed
Process endorsements	10 work days of receipt from carrier
Process agency bill audits	7 work days of receipt from carrier
Issue auto ID cards	24 hours or as needed
Check policies	Check 90 work days of effective date; deliver them within 10 work days of checking

While we recognize these corporate service standards, we strive to go above and beyond them for our clients. We understand the time-sensitive nature of the Public Sector industry and will work diligently to be as responsive and as available as possible to ensure your needs are met.

To further ensure a quality work product and client satisfaction, we use the following tools:

- **Marketing Checklist** –Outlines our standard activities for your underwriting submission
- **Submission Checklist** –Answers 88 questions to address loss trends, state licensing requirements, use of approved intermediaries, policy wording and definitions, deductibles, drop-down provisions for exhausted policy limits, valuation clauses, retroactive dates for claims-made forms, defense costs and foreign exposures
- **Proposal Checklist** –Ensures accuracy across 70 points including the A.M. Best's rating of carriers, presentation of coverages, coinsurance and claim reporting requirements. Contains clear notation of policy exclusions and valuation clauses as well as an outline of claims-made provisions, rating basis (if applicable) and any TPA provisions
- **Policy Checklist** –Compares the policy or reinsurance agreement with the proposal you accepted including accuracy of named insureds, premiums, coverages, limits, deductibles, schedules, classifications, surplus lines requirements and claims-made requirements
- **File Audit** –Confirms internal procedures have been followed such as proper countersignatures, licensing, solvency requirements, policy setup and checklists
- **Annual Service Plan** – Documents our agreed upon goals for the policy year
- **Corporate Audit** –Reinforces our Professional Standards requirements for uniform procedures throughout the corporation

**3. Provide us an implementation and reporting schedule for the establishment of a new or renewal of an existing Commercial Property and Casualty insurance plan.**

If selected by the City of Forest Park, we would be prepared to begin our partnership from day one with discussions regarding the current program and pending renewal. Below is a sample timeline we would construct, in conjunction with the City, to prepare for the coming renewal. Our typical structure is to begin 150-180 days out with our Strategic Review meeting to develop the strategy for the year.

	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>RISK MANAGEMENT</b>												
<b>Pre-Renewal Strategy</b>												
Prepare Renewal Packet												
Order Loss Runs												
Meet with Forest Park to Develop Go To Market Strategy												
Request Renewal Information												
Receive Renewal Information from City												
Prepare Updated Submission												
Submission Out to Market												
Strategize with Team												
<b>Renewal Strategy Update</b>												
Address Carrier Questions & Concerns												
Attend Loss Control Inspection												
Follow Up for Quotations												
<b>Proposal Presentation</b>												
Prepare Proposal												
Present to Forest Park												
<b>Delivery of Invoices, Binders, Auto ID Cards, etc.</b>												
Bind Coverage												
Deliver Binders, Invoices, Auto ID Cards, Certificates, etc to Forest Park												
<b>Policy Delivery and Review</b>												
Policy Received Date												
Complete Quality Checklist												
Prepare Policy Binder												
Deliver Policy Binder to Forest Park & Review												
<b>Stewardship Meeting</b>												
Contact with Forest Park to Review Services												
<b>Claims Management/Review</b>												
Claims Review	Ongoing											
Claims Advocacy	Ongoing											
<b>Annual Reports</b>												
Annual review of loss exposures/recommendations	As Requested											
Annual review of sovereign immunity	As Requested											
Annual risk/insurance benchmark survey	As Requested											
Provide budget planning estimates												
Prepare an annual market analysis and forecast												
<b>Safety Activities</b>												
Loss Control	As Needed											
General Consulting	Ongoing											



We recognize that no two entities are alike, and the City has many moving parts. Understanding your needs and preferences is paramount in developing a communication structure. Below, you will see our standard annual communication framework. If selected, this will be further developed in coordination with the City to ensure your needs are met.

Led by Scott Thomason, Matt Simmons & Daniel Duhart, Gallagher’s approach is to structure our team in a manner to provide the most effective communication channels for the City. If selected, the onset of our partnership will begin with a deep dive into the needs and expectations of the City. From there, we will develop a communication strategy to identify key contacts on both sides of the partnership to ensure needs are met timely and efficiently.

Throughout our relationship, we engage with you by being present with you face-to-face whenever you need us, wherever you need us. We value the concept of sitting down, building a mutually beneficial relationship and having an open dialogue of communication. While we are always available to address any issues and concerns, below are a few meetings we have scheduled that are outside of the regular visits.

Type of Meeting	Description/Purpose	Frequency
<b>Stewardship/CORE360® Strategic Review</b>	<ul style="list-style-type: none"> <li>Set goals for the upcoming year</li> <li>Discuss marketing and expectations for the upcoming program renewal</li> <li>Update from the City</li> <li>Set renewal timeline</li> </ul>	Once a year
<b>Pre-Renewal Meeting</b>	<ul style="list-style-type: none"> <li>Update on quotes received</li> <li>Update of progress of proposal completion</li> </ul>	As needed
<b>Renewal Presentation</b>	<ul style="list-style-type: none"> <li>Insurance renewal proposal meeting</li> </ul>	Once a year
<b>CORE360® Executive Summary</b>	<ul style="list-style-type: none"> <li>Summary of the achievements of goals</li> <li>Updated program chart</li> </ul>	Once a year after renewal with renewal presentation
<b>Claims Review for Liability &amp; Property</b>	<ul style="list-style-type: none"> <li>In-person meeting to discuss open and recently closed claims</li> <li>Expectation of how and when particular claim will be closed</li> </ul>	2-4 times a year
<b>Claims Review for Workers' Compensation</b>	<ul style="list-style-type: none"> <li>Discuss open and recently closed claims</li> <li>Expectation of how and when particular claim will be closed</li> </ul>	2-4 times a year
<b>Strategic Risk Management</b>	<ul style="list-style-type: none"> <li>Discuss emerging risk</li> <li>Discuss ERM approaches</li> <li>Purpose is to discuss your risk strategies</li> </ul>	2-4 times a year
<b>Risk Control</b>	<ul style="list-style-type: none"> <li>Perform risk inspections and delivery of services</li> </ul>	Daily/Ongoing

#### 4. Describe your procedures for monitoring client satisfaction.

## Monitoring Client Satisfaction

### Stewardship Reports and Accountability

For professional relationships to flourish we find it valuable to develop a business plan with our clients and measure our results through a stewardship report. Typically, our stewardship report and meeting is scheduled one to two months after the effective date and includes items such as: insurance renewal results, claims summaries, claims advocacy review, insurance program structure evaluation, timeline of deliverables (policy, binders, invoices, certificates, questions), and risk management consulting services.

We will submit annual stewardship reports and hold stewardship meetings where you can evaluate our performance and offer feedback. Stewardship meetings are designed for one purpose – open, clear communications between the risk manager and the broker. In the case of the City, we will bring your carriers to the table as part of the stewardship process to evaluate coverage and goals. Gallagher's stewardship report uses **CORE360®** to analyze how we've managed your total cost of risk and focus on the core areas of account management, marketing and risk control & claims support. Reports are also customized around your annual objectives, and may include:

- Trend analysis
- Mod analysis, projections & validation
- Collateral analysis & required reserve study
- Targeted benchmarking
- Broker engagement & communication evaluation
- Loss projections/stratifications
- Umbrella limit analysis
- Deductible threshold analysis
- Emerging risk analysis

### CORE360® Scorecard

As a part of our commitment to effectively and efficiently manage your risk management program, the **CORE360®** scorecard has been developed to provide our clients with a snapshot of how we've impacted total cost of risk over time, by monetizing the cost of risk changes by cost driver. The City's Scorecard will serve as the basis for which you will evaluate the Gallagher service team. It will also serve as the standard to which the Gallagher team will hold themselves. We will accomplish these key performance indicators by actionable and reportable items across the entire City's Scorecard with simple, yet effective, processes.

Your team will review the scorecard metrics in detail with you, encouraging open and honest discussion that builds a framework of mutual success. There should never be any surprise to the City or Gallagher when evaluating performance against the City's Scorecard. It is a continuous measurement that drives an environment of accountability and success.

### Annual Internal Audits and Peer Review

As a key Gallagher account, the City will be subject to a stringent internal peer review. Throughout the year, Gallagher turns a critical eye to its most significant accounts through a strategic review process. In these meetings, Gallagher gathers senior members with leading knowledge in their areas for an exhaustive discussion to analyze the level of the account's service, brainstorm coverage ideas, apply new Gallagher initiatives and examine new products and markets. The team deploys a 10-page checklist that evaluates total cost of risk categories, coverages, and services. Service plans are adjusted accordingly.

## 5. Describe the key characteristics of your firm that distinguishes your firm in the marketplace.

### Availability

We are not a detached company. Gallagher is one of the world's largest insurance broker with global resources and capabilities available to any of our clients at any time. While some brokers may work on a regional or zonal scale, Gallagher's model is designed so that your Gallagher team has access to the resources they need nationally and globally to provide the risk management services that you need. We are not tied down to one area and have the flexibility to work with our peers cross-regionally and cross-divisionally, without adjusting our fee or charging additional costs. That was how our model was designed 95-plus years ago and that is how it continues to operate today.

### Culture

"We support one another. We believe in one another. We acknowledge and respect the ability of one another." - Tenet No. 2 of *The Gallagher Way*. It would be difficult to find another company with a culture like ours. Gallagher started out as family business and has maintained our family culture ever since. We treat every employee, whether they are entry-level or executive, new hire or mergers partner, with the same respect and brotherly love that we treat the ones we go home to. Our culture is a core part of who we are and how we operate.

### Compensation Transparency

Gallagher is committed to total transparency when it comes to compensation arrangements. All revenue earned by Gallagher and its affiliates will be disclosed to you. All insurance carrier quotations received by us are provided to you including terms, conditions, premium and commission, if any. We will annually disclose all Gallagher compensation using the Gallagher Compensation Disclosure Statement and Schedule; this is a required component of Gallagher's Business Operating Standards Requirements and is part of our internal auditing process. This disclosure is included in our Consulting Agreement.

### Organizational Structure Increases Agility

Gallagher enjoys a significant competitive advantage over its competitors because of its flat organizational structure, its entrepreneurial nature and its performance-based compensation model. The flat organizational structure means that the City has ready access to our senior level executives who all have significant brokerage experience with key accounts like the City.

### Market Knowledge/Relationships

Gallagher has extensive experience brokering similar types of programs to the City, which gives us the resources to stay on top of the ever-changing insurance market. Because of our solid and expansive carrier relationships, we are in constant communication with both the senior management and local levels. This market intelligence lends us valuable insight on emerging markets as well as innovative, state-of-the-art program design and risk funding methods.

One of our greatest strengths is our knowledge of each carrier's risk appetite, primary and/or excess participation, expected capacity, capabilities and limitations, giving us the forethought needed to structure a program designed to maximize market capacity. By anticipating each carrier's participation, pricing, and coverage terms by layer, we will create the heightened competition crucial to delivering the desired, optimum results.

Our account executives and client managers regularly meet with the senior officers of all major markets to review their financials, business plans, and strategic activities. Accordingly, we are charged with the responsibility to continuously advise clients of changes in the marketplace. The financial strength and well-being of the global insurance market is always foremost in our minds. We continuously monitor the financials of these markets by subscribing to services such as A.M. Best.

As a matter of policy, we will not place a client's business with any carrier unless the carrier achieves the Best "A- VI" rating or better, exceptions to this policy arise only in the case of a client's written request. If a carrier's rating drops below our solvency standards during the policy year, our clients are immediately informed and given an option of mid-term marketing.

**6. Describe your marketplace presence, which allows your organization to access national vendors, administrative services, and other insurance products.**

Gallagher's market access is through our own organizations – through our wholly owned subsidiaries in the United States., London, Bermuda, and Europe. Gallagher enjoys access to the global insurance marketplace without having to go through a third party, unlike some of our competitors who may not have full-range insurance marketplace access as we do. This global access allows us to apply global capacity with speed and efficiency.

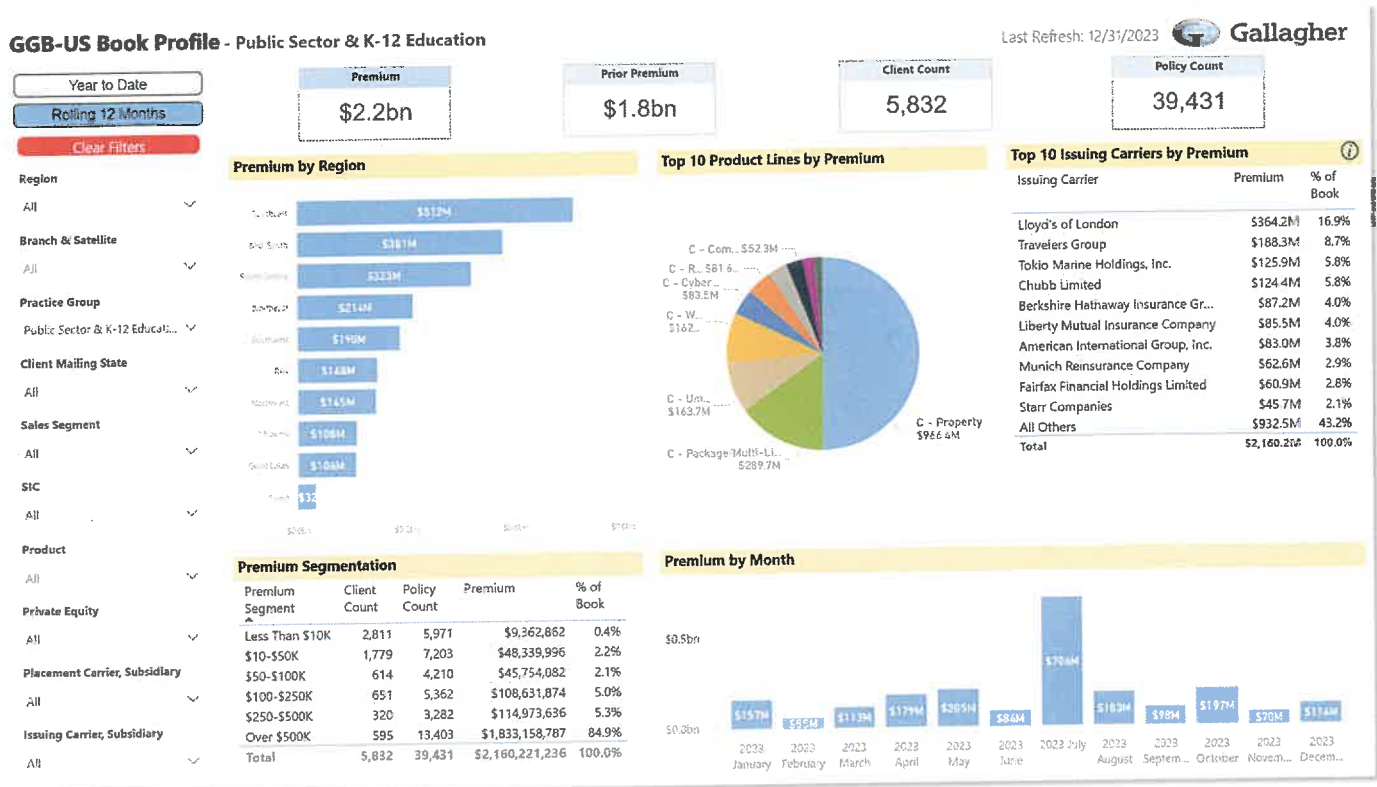
We only utilize outside agencies when access points to a specific program require the use of a managing general agent or underwriter (MGA/MGU), or if directed by a client to use a specific wholesaler.

Our wholesale brokers assist our retail brokers and other non-affiliated brokers in the placement of specialized and hard-to-place insurance. These brokers operate through more than 65 geographical profit centers located across the U.S., Bermuda, and our approved Lloyd's of London brokerage operation.

Gallagher opened its London office in 1974 and formed Arthur J. Gallagher International. In the U.K., we have a retail brokerage and underwriting operation for clients to access the Lloyd's of London and other international insurance markets, and a program operation offering customized risk management products and services to U.K. public entities. In Bermuda, we act principally as a wholesaler for clients looking to access the Bermuda insurance markets and also provide services relating to the formation and management of offshore captive insurance companies. We also have ownership interests in two Bermuda-based insurance companies and a Guernsey-based insurance company that operates segregated account "rent-a-captive" facilities.

**Gallagher's Market Presence**

As the largest retail Public Sector broker in the United States, Gallagher enjoys some of the greatest market access in the industry. Below, you will see a snapshot from our Gallagher Drive platform showing more than \$2B in premium placement accompanied by a listing of our Top 10 Carriers by premium. The City will enjoy broad access to market partners, program design and strategic resources.





## Gallagher's Fully Integrated Placement Model

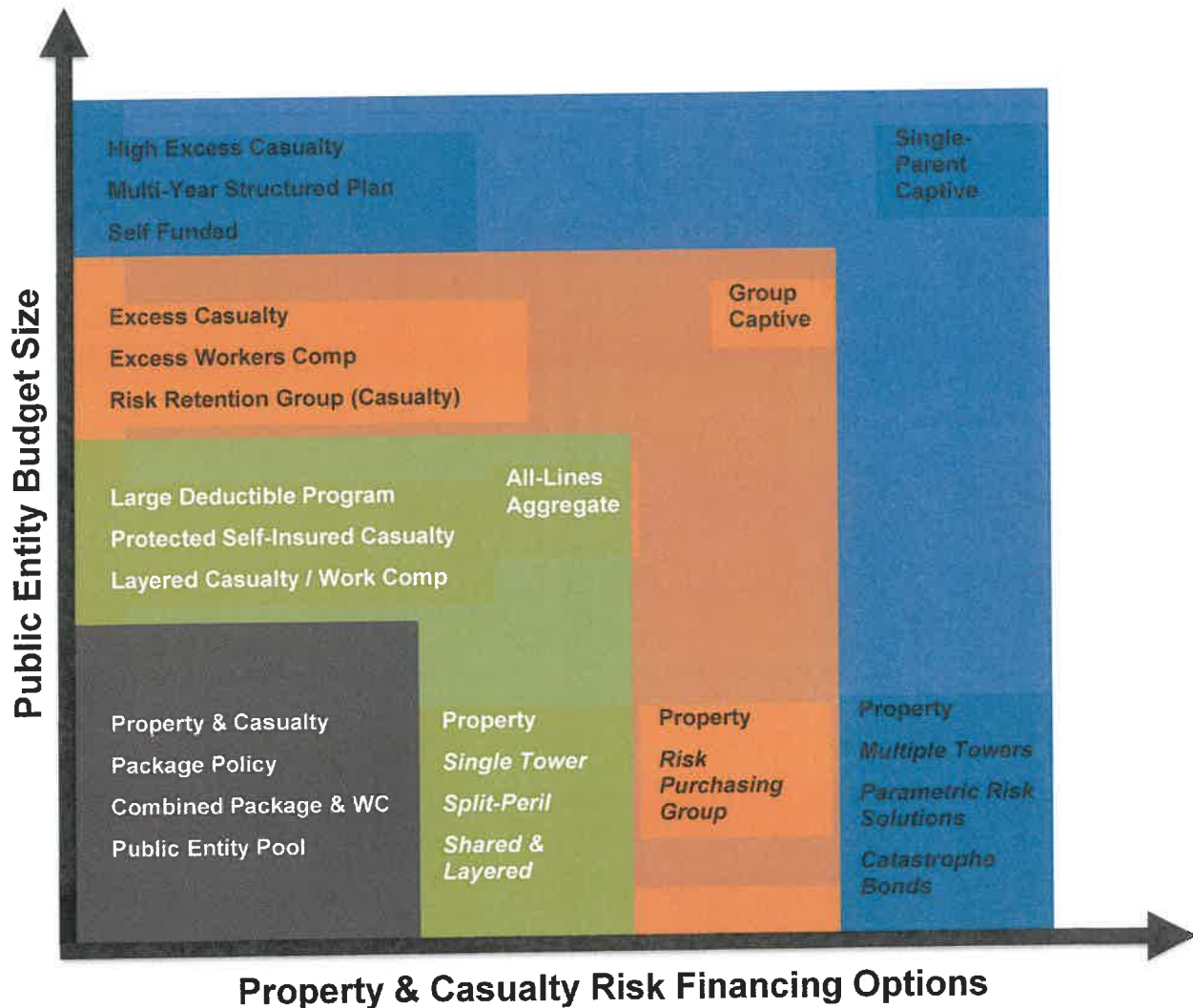
One area of differentiation amongst many large organizations is their ability to access a variety of forms of risk transfer capacity. Some clients opt to strictly transfer risk to excess insurers, others find benefits in the treaty or capital markets, and many choose to combine the benefits of multiple forms of capacity.

An important differentiator of your Gallagher placement team is we are the only broker to fully integrate all forms of capacity – direct retail, wholesale E&S, facultative reinsurance, treaty reinsurance, and capital markets – into a seamless access point for our clients. The City can find comfort in knowing all forms of capacity were methodically accessed to determine the most appropriate mix of capital to accomplish your objectives. Additionally, this provides enhanced compensation disclosure and certainty regarding compensation practices of all firms involved in the City's insurance placements.

7. Describe your experience with self-funded and alternative-funded plans, including your ability to set reserves, report experience, and project funding levels.

## Alternative Risk Financing

Gallagher was one of the first brokers to transition from simply brokering insurance to providing true risk management services by identifying exposures, then developing and implementing ways to reduce those risks. In 1938, we designed the first retrospective rating program, which gave clients credit for holding down their losses. Gallagher once again broke new ground in 1963 by forming the first non-workers' compensation self-insurance program and formed Gallagher Bassett Services, Inc. to administer claims and loss control services. As your broker, Gallagher has the experience and capacity to develop risk transfer solutions that make use of other forms of capital rather than that of insurance companies. We will provide a Total Cost of Risk report that will list several options that, with a greater understanding of your requirements, might be valuable alternatives.



The keys to making a property & casualty program succeed are committing to and following through with a well-designed program to reduce losses and claims costs which are the largest pieces of the Total Cost of Risk (TCOR) equation.

- Understanding the holistic approach of TCOR
- Insurance premiums are a small part of the whole
- We don't know what we don't know
- Reducing loss & admin costs are KEY to TCOR

Comparing the TCOR involved with various structures and other options against your current program is an important step in evaluating the most beneficial program structure. Upon defining your needs and requirements, the Gallagher team crafts customized and innovative risk financing alternatives by combining sophisticated financial analysis skills with market expertise.

By utilizing the loss forecaster retention analysis and actuarial services as needed, we will be able to approach the marketplace to secure risk financing options at various retentions/deductibles by comparing loss fund needs. Once we have analyzed your losses, we will be able to further analyze and recommend alternative solutions. Our analysis of your underwriting information will include a stratification of losses by line of coverage so that we can test the cost benefit effects of various retention levels.

### Risk Retention Analysis

Many organizations control costs while maximizing cash flow by self-insuring a portion of their insurance related risks. However, an insured must be careful not to self-insure with retentions so high that it might adversely impact financial performance given the potential for adverse loss experience. Additionally, prudent financial management requires that you choose a self-insurance retention level that minimizes both risk and the fixed insurance cost of risk transfer. If an insured takes a higher Self-Insured Retention, they also increase risk. This increase in risk should result in the insurance company lowering market offered premiums, or "rewarding" the insured for reducing some of the risk. The optimal retention for the insured is where the total costs associated with the increase in risk and the decrease in market offered premiums are at a minimum.

Gallagher can determine your maximum Self-Insured Retention, as well as, the most cost-effective self-insurance retention. We will prepare a Risk Retention Optimizer report for all lines of coverage like the sample shown.

### Sample Risk Retention Optimizer Report

Line of Business	# CLAIMS	Ground Up Losses	Losses XS \$25,000	Losses XS \$50,000	Losses XS \$100,000	Losses XS \$250,000
<b>AUTO LIABILITY</b>						
2007	24	55,462	0	0	0	0
2008	29	471,615	352,501	307,676	257,676	107,676
2009	14	24,994	0	0	0	0
2010	10	30,572	0	0	0	0
2011	9	94,633	22,500	0	0	0
<b>TOTALS</b>	<b>86</b>	<b>677,276</b>	<b>375,001</b>	<b>307,676</b>	<b>257,676</b>	<b>107,676</b>
AVERAGE LOSSES	17	135,455	75,000	61,535	51,535	21,535
<b>GENERAL LIABILITY</b>						
2007	12	840	0	0	0	0
2008	13	804,901	772,766	747,766	697,766	547,766
2009	12	1,530	0	0	0	0
2010	20	597	0	0	0	0
2011	19	1,365	0	0	0	0
<b>TOTALS</b>	<b>76</b>	<b>809,233</b>	<b>772,766</b>	<b>747,766</b>	<b>697,766</b>	<b>547,766</b>
AVERAGE LOSSES	15	161,847	154,553	149,553	139,553	109,553

## Risk Financing Options Estimates

Based on a review of information we receive from our clients, we develop various program estimates for each type of structure available. Below is an example of this report.

<i>The Risk Financing Continuum</i>					<i>Total Cost of Risk - Estimated</i>									
Program Structure	Risk Type	Retention Amount	Type Retention	Claims Handling	Insurance	Excess Work Comp	Claims TPA	Broker Fees	Fees + Taxes	Sub-Total	Avg Annual Net Retained	Grand Total	Carrier Losses	Loss Ratio
<i>Guaranteed Cost</i>	<i>Low</i>	<i>\$10,000</i>	<i>Dedl</i>	<i>Carrier</i>	\$503,500	\$60,000	\$54,000	\$50,000	\$21,000	\$688,500	\$490,000	<b>\$1,178,500</b>	\$210,000	42%
Guaranteed Cost	Medium	\$50,000	Dedl	Carrier	\$475,000	\$80,000	\$54,000	\$50,000	\$21,000	\$680,000	\$515,000	<b>\$1,175,000</b>	\$185,000	39%
Self-Insured with Excess	Medium	\$50,000	SIR	TPA	\$375,000	\$60,000	\$90,000	\$50,000	\$21,000	\$596,000	\$515,000	<b>\$1,111,000</b>	\$185,000	49%
All-Lines Aggregate with Stop Loss	Medium	\$100,000	SIR	TPA	\$300,000	\$50,000	\$90,000	\$50,000	\$21,000	\$511,000	\$565,000	<b>\$1,076,000</b>	\$135,000	45%
Self-Insured with Excess	Medium	\$100,000	SIR	TPA	\$280,000	\$60,000	\$90,000	\$50,000	\$21,000	\$501,000	\$565,000	<b>\$1,066,000</b>	\$135,000	48%
All-Lines Aggregate with Stop Loss	Medium	\$150,000	SIR	TPA	\$225,000	\$50,000	\$90,000	\$50,000	\$21,000	\$436,000	\$600,000	<b>\$1,036,000</b>	\$100,000	44%
Self-Insured with Excess	High	\$250,000	SIR	TPA	\$175,000	\$80,000	\$90,000	\$50,000	\$21,000	\$396,000	\$625,000	<b>\$1,021,000</b>	\$75,000	43%
Self-Insured*	All Losses	n/a		TPA	\$0	\$0	\$90,000	\$0	\$25,000	\$115,000	\$700,000	<b>\$815,000</b>	\$0	n/a

8. Please outline your ability and the resources (e.g. actuaries, economic forecasting) available to establish trends and recommendation in plan design.

## Actuarial Services & Loss Forecasting

Gallagher has the ability to provide our clients with our internal actuarially driven risk models or pay for a licensed actuary to provide full detailed loss forecasts and reserve studies.

Our in-house actuarial services can analyze loss trends and provide projected funding requirements for current and future policy years. Additionally, we have in-house tools such as Loss Forecaster that allow us to use actuarial simulations to evaluate alternative funding options throughout the year.

Here is a sampling on a workers compensation program:

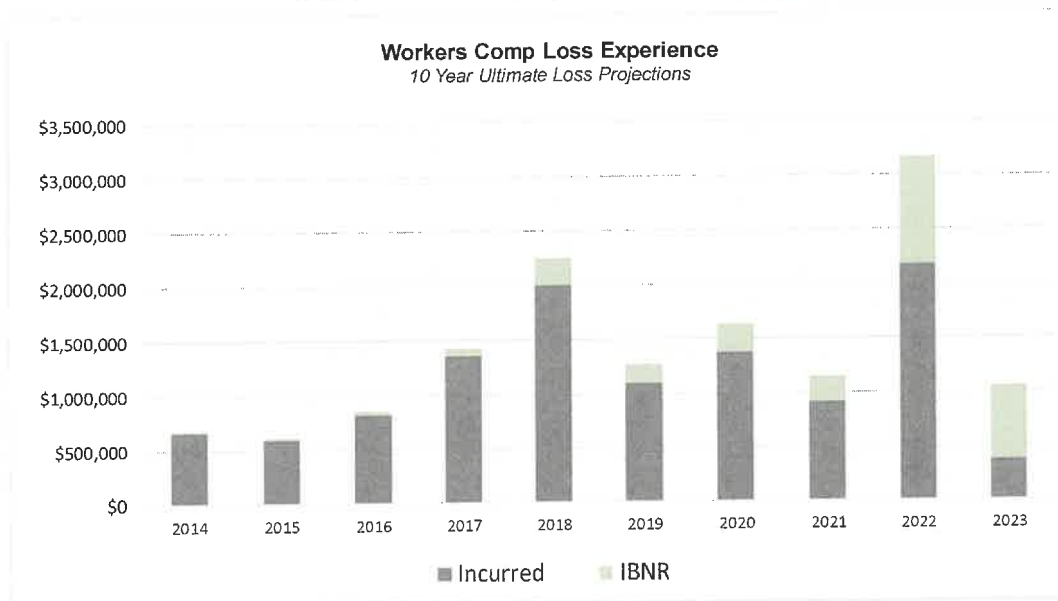
SAMPLE						
Claim Data Valuation Date:	1/1/2024	Report Date:	2/2/2024			
Line of Coverage:	Workers Compensation	Forecasting Method:	10 Year Incurred Loss Trending			
Ultimate Loss Projections						
Policy Year	Incurred Losses	Months Developed	LDF Loss Dev Factor	IBNR Incurred But Not Reported	Ultimate Ultimate Incurred	
2014	\$661,089	116	1.022	\$14,874	\$675,963	
2015	\$588,918	104	1.032	\$19,061	\$607,979	
2016	\$821,476	92	1.042	\$34,772	\$856,248	
2017	\$1,357,704	80	1.052	\$71,127	\$1,428,831	
2018	\$2,003,682	68	1.124	\$248,457	\$2,252,139	
2019	\$1,099,409	56	1.155	\$170,408	\$1,269,818	
2020	\$1,378,646	44	1.189	\$260,564	\$1,639,210	
2021	\$915,172	32	1.256	\$234,284	\$1,149,456	
2022	\$2,177,600	20	1.453	\$986,453	\$3,164,053	
2023	\$374,001	8	2.826	\$682,925	\$1,056,926	
Totals	\$11,377,697			\$2,722,926	\$14,100,623	
Average	\$1,137,770			\$272,293	\$1,410,062	

**Terminology:**

**Loss Development Factor (LDF):**  
Adjusts incurred losses to account for general upward trend in claim totals over time

**Incurred But Not Reported (IBNR):** The estimated future development on claims including unreported or reopened

**Ultimate Incurred (Ultimate):** the fully developed ground up (unlimited) claim total





**9. Explain your ability to monitor regulatory and legislative developments on the federal and state level that may impact our company's benefit plans. How does your firm typically disseminate this information to clients?**

Staying informed and current with state and federal regulatory and legislative developments is one of Gallagher's professional standards. In addition, we follow breaking news and daily commentary on the changing nature of public sector risk, ratings, court decisions, and claims settlements: conscious at all times of how this information relates to our clients. We do this with help from Gallagher's legal department, industry publications, and an internal list where regulatory and legislative developments which are distributed regularly.

Gallagher lays claim to impressive market influence and thought leadership in global risk management solutions. We work to equip our clients with the same knowledge of the marketplace and industries that we get. We are not in the insurance business; we are in the business of identifying market trends and innovative solutions before they happen and preparing our clients on how to best navigate them.

Gallagher relies on thoughtful and effective communication between teams, colleagues and partners to bring the most accurate marketplace information to our clients. We have several avenues of information distribution:

- Our practice leaders attend all major industry conferences
- Our executive teams meet on a weekly basis and discusses pertinent issues within the marketplace and distribute information as necessary to their teams via emails and conference calls
- Our practices meet periodically, at least once a month, to exchange ideas, discuss trends and key topics, seek advice from other experts, review carrier offerings, evaluate new insurance products and problems and solutions we are seeing or closely involved in the industry
- Our analytics teams release white papers and blog about the most recent trends and loss events around the globe

Our team is committed to keeping our clients informed on the industry, risk and regulatory issues affecting the City. We provide regular updates to our clients through newsletters, informational meetings, and client seminars.

**Our team regularly attends industry specific educational conferences to stay abreast of the current trends in local government including:**

1. **Georgia City County Management Association**
2. **Georgia Local Government Personnel Association**
3. **GA Public Risk Management Association (GA PRIMA)**
  - a. [Matt Simmons is a board member](#)
  - b. [Scott Thomason is a founding member and member for over 10 years](#)
  - c. [Daniel Duhart is a Member](#)
4. **Public Risk Management Association (PRIMA)**
  - a. [Gallagher is a key Corporate Partner and featured speaker at many annual events](#)
  - b. [Gallagher has regular speakers at the PRIMA Institute focused on education](#)

## 10. What innovation "outside the box" solutions have you provided your clients?

When it comes to serving our clients, we pride ourselves on our ability to think creatively and look beyond basic insurance brokerage activities. By leveraging our national practice group resources and leadership, we are able to identify strategic solutions and consulting opportunities to deliver results to our clients.

Client	Risk Management Solution
Large GA School District	Developed an executive risk committee that meets monthly to review operational changes, risk management challenges, unique claims, and strategic planning.
Large GA School District	We provide full total cost of risk analysis, benchmarking, and other loss cost trending to set up budgeting and annual risk budget goals.
Large GA School District	We have assisted them in getting top level support for risk management to manage workers' compensation costs and by developing a formal safety committee with procedures, committee selection, and ongoing materials.
Metro GA County	We have developed an Enterprise Risk Management structure to transform the County's approach to managing and mitigating risk. Through departmental risk assessments, ongoing high level education from Gallagher and robust data-driven training schedules, we are modernizing the risk and safety culture.

### Supplemental Coverage Solutions

#### Local School District – Workers' Compensation Program Management

**Issue:** Rising excess WC costs through TPA, no risk management program, no formal safety program, no safety committee

**Solution:** Placed and improved excess workers' compensation coverage, lowered the rate, started an executive risk committee, formal safety program, and implemented a safety committee with quarterly meetings

#### Small Rural County– Needed a Modern Insurance Program

**Issue:** Gaps in coverage with traditional placement; local agent had limited market access and knowledge

**Solution:** Introduced more markets; reduced costs, restructured to include modern coverage such as terrorism, cyber, umbrella, and MWPP

#### Large County – Law Enforcement Coverages

**Issue:** County was concerned about off-duty officers being injured and not covered under workers' compensation

**Solution:** We introduced our exclusive product Municipal Workforce AD&D that provides 24/7 occupational accident coverage, including hospitalization, and disability coverage

#### Municipality – Risk of Location Next to Atlanta Airport

**Issue:** City had anxiety over a terrorist incident occurring at the airport and city increasing its public safety overtime expenses

**Solution:** We introduced a first party terrorism property policy to cover extra expenses and loss of revenue including domestic and foreign terrorists, and for nuclear, biological, and chemical radiation (NCBR)

## 11. What advantage will the City of Forest Park have by working with your firm?

The advantage to the City of Forest is simple: Gallagher's position as your broker partner benefits the City because of Gallagher's ability to Improve Your Risk Profile and Improve Your Results every single year.

### I. IMPROVE YOUR RISK PROFILE. IMPROVE YOUR RESULTS. PARTNER WITH GALLAGHER.

Which house will command the best pricing? Consider the home example shown above....

*"You can't do ordinary stuff and expect unique results." - Mike Tomlin*

The owner of the house on the left hired a broker who did nothing but stick a "For Sale" sign in the front yard – minimal work, if any, was done by the broker to improve the home's condition prior to sale, believing that the house would sell itself.

In stark contrast, the owner, or the house on the right, hired a broker to execute a tangible strategy that would command the best pricing.

**Our approach at Gallagher is very similar when hired as your insurance broker. We:**

1. Conduct an historical analysis to determine areas to focus – areas that have the greatest impact of improving your risk profile and generate better results
2. Utilize our proprietary analytical tools that positively impact your Risk Profile (i.e. Archipelago, Gallagher Drive, Executive Risk Coverage Index, Valuation & Appraisal Services, etc.)
3. Develop an agreed to Go-to-Market Strategy with your senior management
4. Design a winning marketing strategy to command the best pricing from the insurance market

As a result, the house on the right knew they exhausted everything in their power to achieve their maximum results and were not ***left wondering*** if they received the best deal.



It may seem like a simple illustration, but the same can be said regarding the City's insurance program. By Improving your Risk Profile, Your Gallagher team will help you become the "house on the right" within the insurance marketplace.

### II. WHAT IS A RISK PROFILE?

**Your company's Risk Profile can be summed up as follows:**

1. The nature of risks facing your company including operational, financial and strategic risk;
2. Your risk management philosophy and risk appetite;
3. Your historical losses;
4. Geography, industry, size, exposures;
5. The actions you take to quantify, eliminate, transfer and mitigate risk



### III. WHAT ARE THE BENEFITS OF IMPROVING YOUR RISK PROFILE

Improving your risk profile will provide the following tangible results:

1. Provide insurance coverage that addresses your current and potential risks;
2. Expands the pool of insurance companies willing to compete for your insurance program;
3. Generates the best renewal results by executing the risk profile improvement plan.

Below is the financial impact of Improving Your Risk Profile and being viewed as the "house on the right" within the insurance marketplace. There are a range of outcomes in the marketplace. Having a process and analytical tools will position you to be on the winning side of the market.

The graphic below shows the "average prize" available by improving risk profile and being a best-in-class risk.

Southeast Region Commercial Rates - Q4 2023

Line	Best 25 <sup>th</sup> Percentile	Worst 25 <sup>th</sup> Percentile	Delta	Best 10 <sup>th</sup> Percentile	Worst 10 <sup>th</sup> Percentile	Delta
Auto	-2.0%	24.4%	26.4%	-20%	40%	60%
General Liability	0.0%	13.1%	13.1%	-9.6%	28.5%	38.1%
Umbrella	0.0%	22.6%	22.6%	-20%	51.6%	71.6%
Workers' Comp	-11.1%	5.7%	16.8%	-32%	26.4%	58.4%
Cyber	-7.4%	5.8%	13.2%	-21.3%	45.6%	66.9%
Property	6.2%	36.2%	30%	-21.6%	78.7%	100.3%
D&O (Private)	-0.8%	5.0%	5.8%	-16.5%	20.5%	37.0%
D&O (Public)	-18.6%	18.4%	37%	-28%	27.5%	55.5%
Crime	0.0%	0.6%	0.6%	-7.3%	17.2%	24.5%
Average Delta			18.4%	Average Delta		56.9%

### IV. GALLAGHER'S APPROACH TO IMPROVING YOUR RISK PROFILE

We have designed a timeframe-specific step-by-step process to improve your specific risk profile. Our team will expand upon this process throughout our response so the City has a detailed understanding of the process we will undertake. We truly look forward to partnering with the City and know improving your risk profile will deliver the results your management team desires and will definitely **not leave you wondering** if you received the best deal in marketplace.





## 12. Describe how your firm will be compensated for the proposed work?

### Broker Compensation

On newly acquired clients we look to usual and customary commissions paid for by the insurance companies as the standard compensation amount for traditional brokerage services. We can have a larger impact on your total cost of risk than most other brokers; **broker compensation is usually less than 10% of your total cost of risk and we will positively impact your total cost of risk.**

In addition to reducing the need for intermediaries due to Gallagher's large premium volume and market relationships, which can increase costs, we will disclose all commission levels and all carrier quotes per our transparency and service standards.

The following outlines Property & Casualty Insurance Services provided by Gallagher over the term of this Agreement:

- Services listed in Scope of Work
- Standard Property & Casualty Brokerage Services
- Risk Control Services up to 40 hours annually
- Gallagher STEP training (up to 10 modules annually, unlimited users)
- Claims Advocacy services
- Access to the Gallagher resource library and whitepapers
- Access to subscription center and online webinars
- Review contracts for insurance requirements
- Peer benchmarking of premiums and limits

#### TRANSPARENCY

Gallagher is fully transparent and will disclose to the city the costs of all bindable quotations, including any fees or commissions as well as any ownership interest by Gallagher in the carrier or intermediary used. Normally, brokerage commissions cover the implementation and execution of our service platform. In the event commissions do not justify the services, we will work with the City to develop appropriate proposals for additional fee based service offerings. There is no one size fits all, so we adjust to the needs of our clients. We are fully transparent and disclose all market quotes received with their quoted premiums and our commissions as well as any wholesale commissions. We even disclose if the wholesaler is a related entity to Gallagher.

We will include a Compensation Disclosure Schedule with each proposal including the breaking out the premium, taxes, and compensation for each line of coverage.

#### COMPENSATION DISCLOSURE

One of the core values highlighted in The Gallagher Way states, "We are an Open Society," and our open society extends to the compensation Gallagher receives. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies. Contingent commissions provide for additional compensation if stipulated underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the particular insurance company and/or through the particular intermediary, not on an individual policy basis. Some insurance markets, including Gallagher-owned intermediaries, have modified their commission schedule with Gallagher, resulting in an increase in certain commission rates. These additional commissions, commonly referred to as "supplemental commissions" are frequently known as of the effective date of the applicable insurance placement, but some insurance companies pay this commission later and apart from when commission is normally paid at policy issuance. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. **Note:** Upon request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage placed through Gallagher.

3. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
4. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility is utilized in the placement of a client's account, the facility may earn and retain customary brokerage commission or fees for its work.
5. Gallagher assists its clients in procuring premium finance quotes and unless prohibited by law may earn compensation for this optional value-added service.
6. From time to time, Gallagher may participate in insurance company promotional events or training and development that insurers provide for Gallagher employees.
7. Gallagher strives to find appropriate coverage at a competitive price for our clients. In order to achieve these goals, we gather and analyze data about our clients and their insurance coverage. This data and the resulting analytical tools help us better understand the current marketplace, more accurately predict future trends and offer tailored solutions to our clients. This data may also be provided to insurers pursuant to consulting service agreements from which we earn fees.

## SPECIAL PROJECTS

Special projects, outside the standard Scope of Services listed in this RFP, may include additional fees to be negotiated at time of discussion.

13. Please provide a list of four verifiable (preferably public sector) references, all of whom are able to comment of your organization's relevant experience. Please include group name, contact name, and telephone number.

<b>Reference 1</b>	<b>City of College Park</b>
<b>Address</b>	3667 Main Street. College Park, GA 30337
<b>Contact Name</b>	Chris Wilson
<b>Contact Phone</b>	404.767.1537 x1401
<b>Contact Email</b>	Chris.wilson@collegetparkga.com
<b>Service Dates</b>	2023 – Present
<b>Description of Services</b>	Property and Casualty Insurance Brokerage, Claims Consulting, Strategic Risk Management Consulting

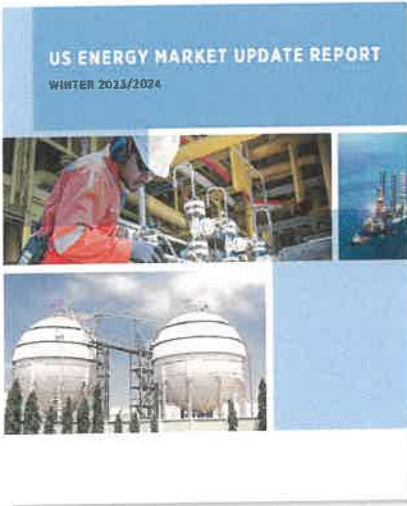
<b>Reference 2</b>	<b>Clayton County Water Authority</b>
<b>Address</b>	1600 Battle Creek Road. Jonesboro, GA 30260
<b>Contact Name</b>	Michelle Jordan
<b>Contact Phone</b>	770.960.5239
<b>Contact Email</b>	<a href="mailto:Michelle.jordan@ccwa.us">Michelle.jordan@ccwa.us</a>
<b>Service Dates</b>	2022 – Present
<b>Description of Services</b>	Property and Casualty Insurance Brokerage, Claims Consulting, Strategic Risk Management Consulting

<b>Reference 3</b>	<b>City of Hapeville</b>
<b>Address</b>	3468 North Fulton Ave. Hapeville, GA 30354
<b>Contact Name</b>	Tim Young
<b>Contact Phone</b>	770.462.2988
<b>Contact Email</b>	<a href="mailto:tyoung@hapeville.org">tyoung@hapeville.org</a>
<b>Service Dates</b>	2013 – Present
<b>Description of Services</b>	Property and Casualty Insurance Brokerage, Claims Consulting, Strategic Risk Management Consulting

<b>Reference 4</b>	<b>Cobb County Board of Commissioners</b>
<b>Address</b>	100 Cherokee Street, Ste 430. Marietta, GA 30090
<b>Contact Name</b>	Ordale Randall
<b>Contact Phone</b>	770.528.1587
<b>Contact Email</b>	<a href="mailto:Ordale.randall@cobbcounty.org">Ordale.randall@cobbcounty.org</a>
<b>Service Dates</b>	2017 – Present
<b>Description of Services</b>	Property and Casualty Insurance Brokerage, Claims Consulting, Strategic Risk Management Consulting

## 14. What education offerings does your firm provide for clients?

# Keeping the City ahead of the Curve



### State of the Market

Staying up-to-date with the insurance market is a critical piece of our business. We have dedicated individuals with the sole responsibility of monitoring and analyzing market conditions. As one of the largest insurance brokerage firms in the world, we utilize our internal data to properly assess the state of the market and compare it to other public sources, such as Market Scout, A.M. Best, CIAB, and our Advisen Executive Partnership.

Market conditions change quickly, with some lines of business changing more rapidly than others. With a client base spread across the globe, Gallagher is at the forefront of market trends and changes, providing clients with solutions before any potential issues arise. We stay in close contact with underwriters around the world to ensure that we are aware of market fluctuations and advise our clients accordingly. We also keep a close eye on reports provided by individual reinsurance markets, as they have the unique perspective of sitting above the standard market, seeing where the changes are currently happening and, more importantly, what trends are soon to come.

Our quarterly state of the market updates provide relevant insight into the current insurance market conditions to help strategize upcoming renewal strategies. This information allows us to evaluate potential challenges and opportunities by line of coverage, insurer, geography, and structure. Market update reports are generated by practice leaders throughout Gallagher.

Gallagher is continually developing resources to mitigate your TCOR. We deliver a variety of safety and risk control training on multiple platforms, allowing maximum reach to employees. Options include the use of “live” webinars, electronic newsletters, and when possible, face-to-face training. While face-to-face training is the most desirable, Gallagher’s NRC team recognizes the logistic difficulty of providing such training for all employees. Consequently, Gallagher offers a variety of virtual training courses to address this issue.

### Gallagher STEP

#### Gallagher Safety Training & Education Platform (STEP)

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention, and minimizing your total cost of risk now and in the future. Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.



#### Key Benefits of Gallagher STEP:

- Register for up to 10 complimentary modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available, covering topics such as general and environmental safety, human resources, and health and wellness.
- Save valuable time by assigning employee training and monitoring their latest progress and completion.
- Simplify the process of training to stay in compliance and avoid costly penalties.
- Easily onboard and train an unlimited number of users while enhancing your overall risk control program.
- Customize your platform with your company’s logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.



## Subscription Center

The City will have access to Gallagher's subscription center and web-based training platform that provides the tools needed to effectively manage and train your staff, communicate important information related to safety and health, and enhance your overall risk management program.

**Subscription Center:** Gain access to Gallagher's industry newsletters today and get fresh insights and expertise from our global risk management experts including industry alerts, safety tips, webinar invites and much more. Choose any of our industry-specific subscriptions. General risk management and safety subscriptions are also available.

In addition to our industry-specific newsletters, Gallagher offers newsletters that are relevant across all industries.

- Cyber Liability
- Executive and Financial Risk Liability
- Risk Control Safety Topics
- Risk Management Strategies & Resources

## Webinars and Seminars

We believe that some of the most powerful means of communication still occur on a face-to-face basis with your staff, board, or management team. Because we understand your time constraints, the same topics covered at a time convenient to you through live or review at any time via pre-recorded webinars. We know members of the the City team may have taken part in recent Gallagher live webinar events, and, if you did, we hope you found them a valuable use of your time.

Executives and risk managers in today's quickly changing environment need valuable and credible insight, but most likely do not have unlimited time to find and view it. We have collected this series of brief webinars focused on the content we know is most important to you, available to view at your convenience. Each Flashcast episode is less than 10 minutes, and we will post new episodes weekly, so be sure to bookmark this page for future reference.

## Strategic White Papers

Thought leadership developed by our team of specialist risk managers and specialized claim advocates/attorneys focused on sharing expertise and insights across key topics.

## Website

Our website contains a "Knowledge Center," which serves as a resource of white papers, articles, and research for our clients covering a wide range of topics, from property & casualty risk to benefits and HR resources. It also includes state-specific information and alerts on regulations and trends.



## 15. What are your capabilities in Loss Control and Claims?

### National Risk Control Team

Gallagher National Risk Control (NRC) team is comprised of experts focused on claims, risk control, financial analysis, and highly protected risk. Our team is dispersed across the country, has experience across all industries, and has in-depth knowledge of current and emerging safety and health regulations, and operational exposures. Using data analytics and deep industry experience, our team will respond with a sense of urgency to achieve the best outcomes for the City

### National Risk Control Team: Risk Control

Gallagher's National Risk Control team has over 90 safety and risk control professionals as well as a Public Sector/K-12 Working Group with 20+ industry experts to help the City successfully manage and improve their risk program. Our consultants have extensive industry experience with Public Sector clients and understand the current and emerging risks, regulations, safety and health management systems, and specific operational exposures. We can greatly assist you implement risk improvement strategies that focus on human and organizational performance leading to improving claim reduction outcomes. We do this by first gaining a specific understanding your business goals and objectives and we then work with your team to create a program that complements your operations.



Some of the services Gallagher can provide include:

<p><b>On Site Risk Assessment</b></p>	<p><b>On-site assessment consists of reviewing operations, identifying potential risk/hazards and recommending corrective actions. Services Gallagher can provide include:</b></p> <ul style="list-style-type: none"> <li>• Conducting a gap analysis to compare existing programs to your internal standards/best practices</li> <li>• Reviewing operations, as requested, to assist in managing risks. Using claims loss trending to determine areas to consider for on-site risk assessments</li> <li>• Accompanying and assisting insurance carriers when needed</li> <li>• Providing technical support for the risk management team in areas of safety/risk concerns</li> </ul>
<p><b>Risk/Safety Educational Training</b></p>	<p><b>Develop/conduct safety educational training for managers, supervisors and employees. Services Gallagher can provide include:</b></p> <ul style="list-style-type: none"> <li>• Conducting risk/safety training onsite or through "live" webinar series</li> <li>• Conducting Gallagher proprietary Supervisor Safety Management Skills Training (Maintenance Department)</li> <li>• Working with the risk management team to determine where specific training may be required</li> <li>• Providing safety training on various operational exposures and high-risk operations</li> <li>• Providing access to Gallagher's proprietary CORE360 Online Safety Training Platform</li> </ul>
<p><b>Program Consultation</b></p>	<p><b>Program evaluation, assessment and recommendations to various operational risk. Services Gallagher can provide include:</b></p> <ul style="list-style-type: none"> <li>• Providing safety program and procedure development.</li> <li>• Reviewing existing safety and health procedures and provide recommendations</li> <li>• Reviewing the "Fleet Safety Program" and comparing the program to industry standards of practice</li> <li>• Developing a safety-training matrix or reviewing existing training matrix for various job positions</li> </ul>
<p><b>Special Projects</b></p>	<p><b>Client requested services for emerging risk or concerns (examples):</b></p> <ul style="list-style-type: none"> <li>• Participate in accident investigation with the risk management team on serious accident events</li> <li>• Work with risk management team on emerging risk</li> </ul>

16. Describe analytical tools to be used to help identify optimal program design.

## Gallagher Analytics: Gallagher Drive

Gallagher Drive is Gallagher's platform of data and analytics that analyzes market conditions, claims history, and industry benchmarks to give clients data to optimize their risk management program. Together with **CORE360®**, Gallagher Drive creates meaningful insights for helping clients identify their total cost of risk.

Gallagher Drive capabilities include:



### Benchmarking Services

Compare your insurance program structures against industry peers and make more informed purchasing decisions around your coverages, your limits and potential exposures.



### Claims Analytics

Gallagher's proprietary data combined with our robust forecasting and modeling tools can help you better analyze your organization's loss history and related impacts.



### Placement Analytics

Gallagher has decades of experience working with carriers complemented with unique trade data to help ensure you optimize your insurance panel along with your total cost of risk. Review carriers to ensure risk is being managed with the right carrier.



### Consulting Services and Solutions

Our comprehensive suite of data visualizations and dashboards provide a visual story of the factors that comprise your specific total cost of risk. Our analytics consultants can show how they work together to deliver the performance your organization requires.

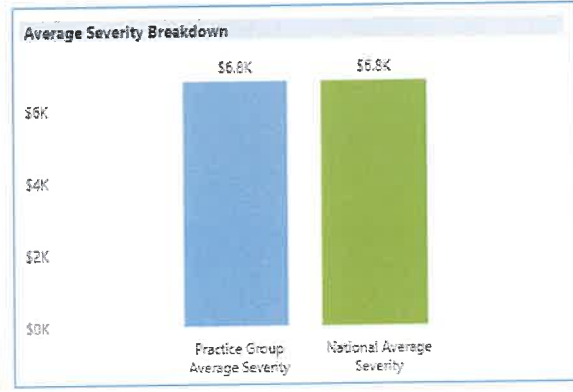
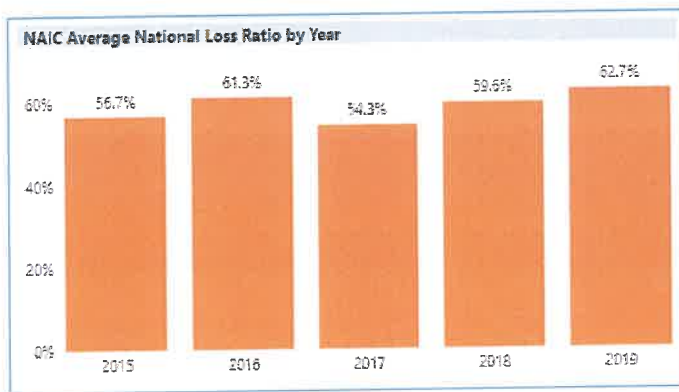
Our analytics offerings are designed to optimize your program through the effective use of third-party and Gallagher data. Our clients see the results because of our market relationships, trade data, and ability to provide relevant insight into a specific industry.

### BENCHMARKING SERVICES

Benchmarking plays one of the most crucial roles and managing an organization's risks. Gallagher Drive works to create a customized benchmarking report based on limits, retentions, coverages, and losses due to our large Public Sector database. Utilizing innovate technology and drawing upon Gallagher and third-party trade data, we are able to benchmark City's insurance program structures against your peers in real time.

Not only are these dashboards used to benchmark your limits and rates by lines coverage, they can go even further with filters such as size, region, and practice, to prepare the most detailed and well-rounded report possible. Our benchmarking tools and capabilities are fully integrated with our **CORE360®** approach to compare your limits to loss data and provide a holistic, comprehensive view of the City's TCOR.

# SAMPLE GENERAL LIABILITY BENCHMARKING REPORT



## MOBILE BENCHMARKING

Gallagher has created two mobile benchmarking calculators to give our clients the ability to benchmark their Umbrella and Cyber program on-the-go. Our Mobile Benchmarking tool is a quick and easy way to view how your current limit measures up against your peers with a similar risk profile through a short series of questions.

### Welcome to Gallagher Drive Mobile - Cyber

Tell us five (5) things about your business and we'll use Gallagher analytics to calculate and estimate the optimal Cyber Liability coverage limits for your level of exposure in case of a cyber breach or ransomware attack.

**Assess Your Cyber Risk**

### Welcome to Gallagher Drive Mobile - Umbrella

Tell us five (5) basic things about your business and we'll use Gallagher analytics to show you how your Umbrella Policy limits compare to companies like yours—including target limit and exposure data with real-world claim examples.

**Start Your Comparison**



## CYBER LIABILITY COVERAGE CALCULATOR

Cyber Liability is focused on assessing risks due to a severe data breach and considers adverse circumstances. Gallagher combines your exposure relationships and baseline analytics into a predictive model that projects your risks up to the 90<sup>th</sup> percentile for frequency and severity. The model uses 2,000+ data breaches over a ten year period, with heavier emphasis on recent incidents. This approach can be used to give advice on appropriate coverage limits.

Here is a sample below:

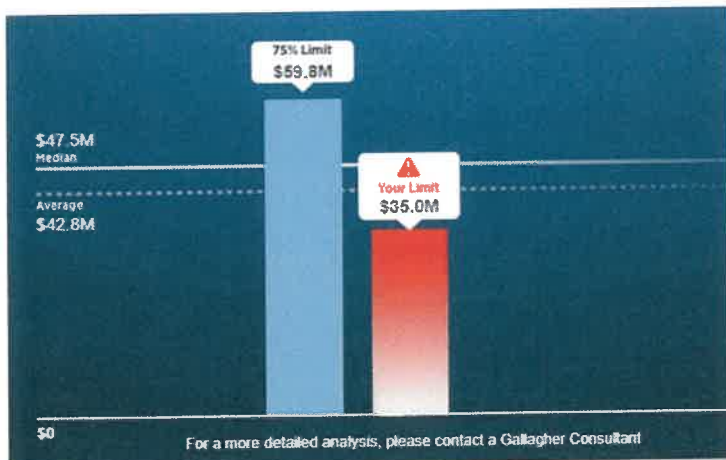


Data Summary		
Annual Sales	Industry	Employee Count
\$100.0M	Real Estate	10,000
<b>Cyber Exposure Value</b>		Cyber Exposure Value
This figure represents the number of devices, workstations, and servers connected to your network. We estimate this figure using historical data breach costs along with your exposures.		9,200

## UMBRELLA LIMITS CALCULATOR

See how your umbrella policy limits compare to peer industries with target limits, exposure data, and real-world claims examples. How does your organization's limits compare? The sample ran below was based on a peer analysis of 19 companies, and it shows how the umbrella limit is below the peer range.

Here is a sample below:



Umbrella Limit		
Average	Median	75%
\$42.8M	\$47.5M	\$59.8M
Exposures		
Average	Median	75%
\$75.7M	\$75.6M	\$85.4M

These calculators act as the initial view of our benchmarking capabilities and can be found at: <https://umbrellalimits.tools.ajg.com/> and <https://cyberrisk.tools.ajg.com>.

We can further customize our benchmarking services to you by including:

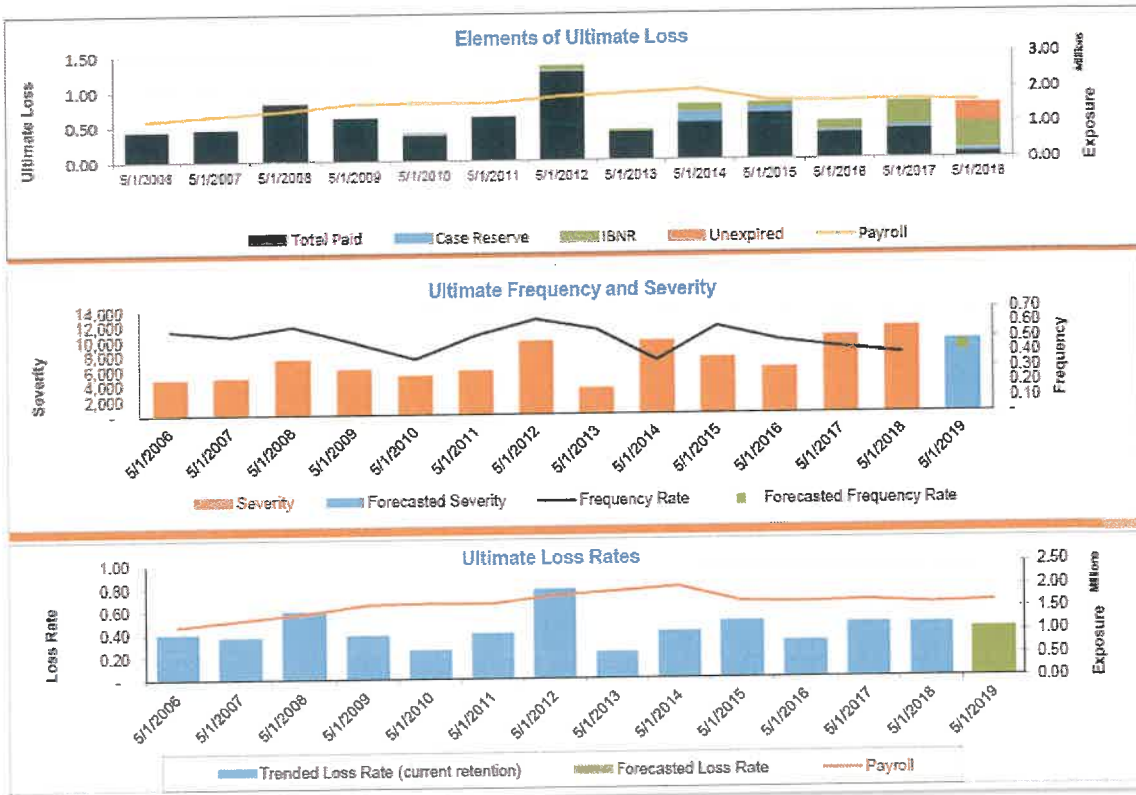
- Additional lines of coverage
- Rate benchmarking
- Retention benchmarking
- Enhanced peer group identification criteria through exposure metrics (e.g. payroll, area, units) more precise exposure bands
- Evaluate the impact of having a fleet on the umbrella limits

# Risk Solutions and Analytics

Risk Solutions and Analytics is a centralized team developing analytics and actuarial products that enable clients to make informed risk management decisions to improve their position in the market.

As part of the National Risk Control team, the Risk Solutions & Analytics team assists clients with risk quantification and develops analytical data based solutions that enhance the client's decision making process and puts the clients in a position to lower its total cost of risks

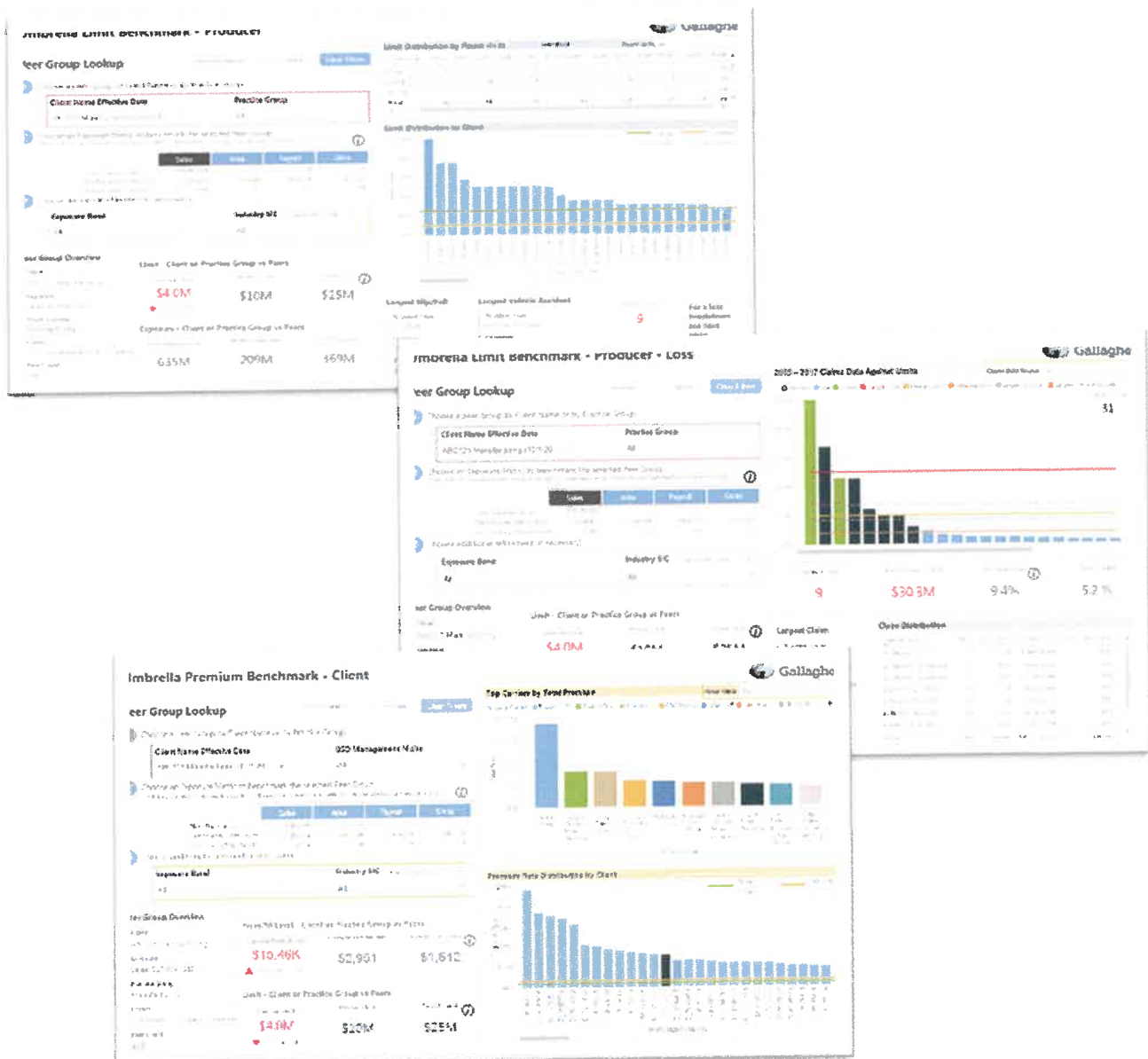
1. Forecast Analysis
2. Experience Modifier Analysis
3. Actuarial methodologies
4. Predictive Modeling



Our benchmarking services are embedded within our brokerage fees and addresses core client concerns, including:

- **Your Questions:** How does my program compare to peers with similar risk profiles? Am I underinsured? What does the industry loss history suggest? Are my rates competitive?
- **Gallagher's Approach:** Gallagher creates a custom peer group that utilizes our proprietary placement and claims database. Once there we compare various elements of your program against this peer group. We supplement this analysis with approved third-party data sources. Once the analysis is complete, we work with our clients to understand what goals or structure they want to have in place to provide the most efficient coverage.
- **Impact:** By leveraging our analysis, clients can make more informed purchasing decisions. We also determine alternative markets to approach in the situations where our clients decide to change carriers.

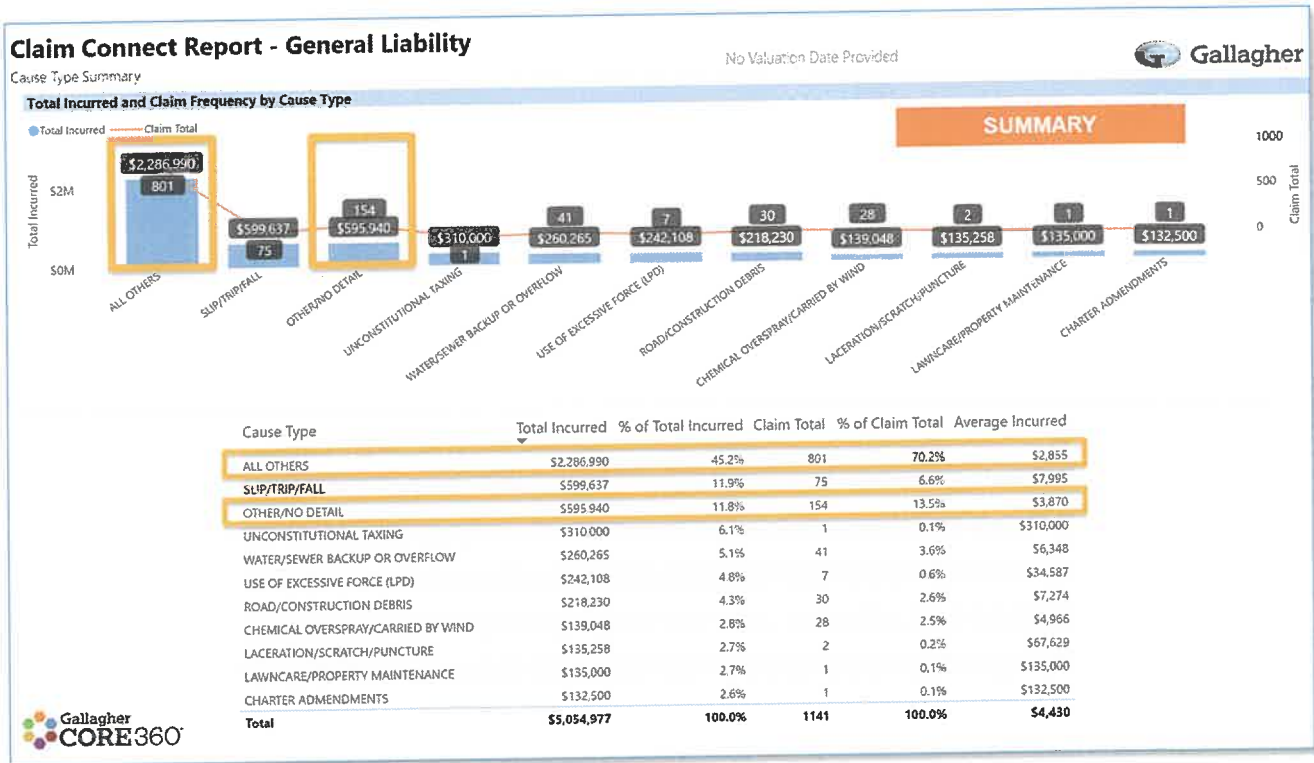
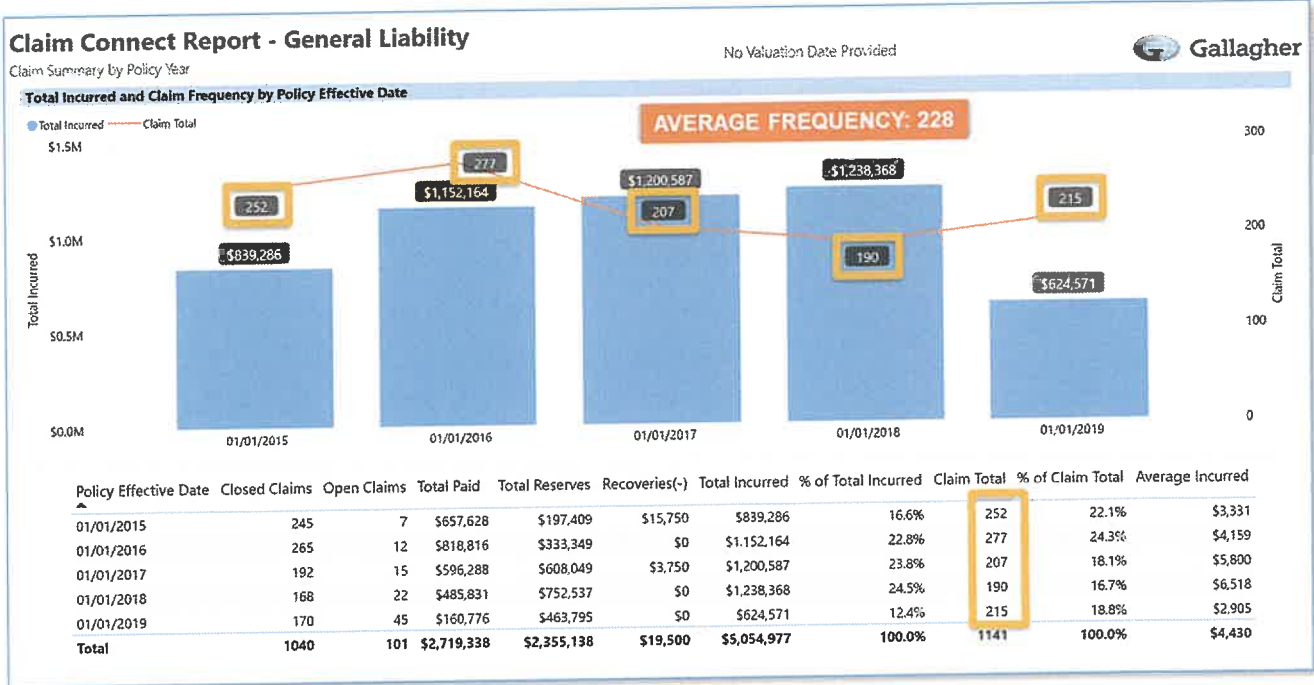
## CUSTOM PEER GROUP BENCHMARKING



## Claim Connect Reports

We built a specialized dashboard to help us understand our clients' risk from an actuarial and analytic perspective called the Claims Connect Report. Our Claims Connect Report quantifies your claims loss risk and helps you better understand your unique claims/loss environment and provide insight into their potential future losses.

Ultimately, the report enables clients like the City to develop an action plan for improving overall loss experience.







## ANALYTICAL TOOLS THAT POSITIVELY IMPACT YOUR RISK PROFILE

\*Please note some tools, which are access through third-party partners, may require an additional fee

### PROPERTY TOOLS

#### Archipelago

Innovative AI-driven, SaaS platform solution that positions your commercial property portfolio for success.

#### **BI** BUSINESS INCOME CALCULATOR

Calculate your BI values with greater efficiency and give underwriters more accurate insights into your insurance needs, all with one simple digital tool.

#### Gallagher | Forecast

Gallagher Forecast is an online platform where Account Teams can upload a client's list of property statement of values to identify their natural catastrophe exposure based on historical data.

#### PROPERTY RISK ENGINEERING

Gallagher Property Risk Engineering consults with property insurance clients globally and within specialty practice groups, collaborating with your organization, carrier engineers, and your property placement team to develop a comprehensive property risk management plan that addresses your needs.



### CASUALTY TOOLS

#### Gallagher | Drive CLIENT

Enables your business to identify major cost drivers in your programs to better manage your Total Cost of Risk (TCOR), analyze and identify risks and potential areas of improvement, and properly forecast financials

#### CLAIMS CONNECT REPORT

A comprehensive report package, developed by our Risk Control Analytics Team, that takes a closer look into your claims history and causes, providing a foundation to build a strategy to manage your total cost of risk.

#### CORE360<sup>®</sup> Policy Audit

The CORE360<sup>®</sup> Policy Audit is a comprehensive, multi-hour review of your insurance program, analyzing current limit structures, missing endorsements, and neglected exclusions. We provide you with an executive summary of the current potential problems with your program and recommendations to address them.

#### Gallagher | STEP

Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

#### Gallagher | Drive PREMIUM BENCHMARKING

Gallagher Drive, our premier data and analytics platform, combines market condition, claims history and industry benchmark information, giving you access to the latest data to optimize risk management programs.

### EXECUTIVE RISK TOOLS

#### **MLP** Proprietary Risk Modeling

We perform a directors & officers liability (D&O) limits analysis synthesize the results to produce a recommended level of limits. This will provide your board with the information needed to assess your management liability risks and decide how to most appropriately cover them.

#### D&O COVERAGE INDEX

Analyzes and illustrates local legal and regulatory environments to identify countries where placing a locally admitted D&O policy is advisable.

#### Gallagher | eRiskHub<sup>®</sup>

The Gallagher eRiskHub<sup>®</sup> portal provides you with exclusive risk management tools and best practices to improve your organization's cyber risk posture. This important resource serves your cyber risk management strategies by enhancing your capabilities in cyberattack prevention, loss mitigation and cyber risk transfer techniques.

#### Gallagher | Drive COMMERCIAL CRIME MODEL

Gallagher's Commercial Crime Model utilized The Surety Association Exposure Index Formula and risk factor inputs to calculate a company's exposure index and suggested crime limits. Crime insurance is recommended for all clients, especially to try to include Social Engineering Insurance coverage.

## 17. Describe your Claims Management.

### National Risk Control: Claims

Gallagher's claim professionals have vast expertise across all lines of coverage and industries. With an average of 20 years of experience, our staff consists of more than 150 claims professionals across the country delivering superior claims services to our clients. They all have 20 plus years of experience, which includes assisting clients with all FEMA issues a property claim may present. With this level of bench strength, we can match the right advocate to the right claim, thereby assuring the best possible outcome for the City. **Below are a few of our key services:**

#### Initial Claim Reporting

Reporting claims promptly to insurance carriers is essential in obtaining the most desirable result. For the majority of routine claim occurrences you may want to report directly to the carrier. However, for claims that require our immediate involvement, we provide alternative methods so our claims professionals can quickly engage.

#### Large Loss Consultation

Our claims consultants assist in the evaluation and strategic planning of high exposure and complex claims. We possess the high level of claims expertise and knowledge to solve problems and deliver optimal results. Once these claims are identified, our claims team immediately engages the adjuster and, if required, upper management. We continue to consult on the claim until it is resolved as efficiently as possible with the best possible outcome.

#### Claims Review

For clients whose program includes claim reviews, our goal is to drive claims to a proper, timely conclusion. We recommend that our claims team participate in all carrier claim reviews. Depending on the City's level of claim activity, we would propose quarterly reviews, during which we will:

- Agree on a schedule for the reviews with you and your carrier
- Coordinate the type of review, in person or on phone, secure a location for the review, and identify files to be reviewed, all in coordination with your team
- Participate in the claim reviews to provide value-added expertise
- Deliver a summary of claim reviews timeframes

#### Catastrophe claims centers

During natural disasters (e.g., hurricanes and wild fires) and other catastrophes (e.g., power outages, active assailant), Gallagher leverages our network of U.S. Claims Centers to assist in reporting claims, provide guidance, and continually support clients through claim resolution. This often includes offering extended hours of operation for clients and dedicating a team of claims professionals to serve as the first point of contact for clients that are affected by the event.

#### Loss Runs and Stratification Report

Gallagher's Analytics team can provide claims statistical information in easy-to-read charts and graphs. This information can help you understand your loss experience from a statistical perspective, providing you valuable information to address claim trends for risk control planning.

#### Claims reporting Reference guide (Claims Kit)

Claims reporting can sometimes be a confusing or overwhelming process. That's why our claim experts created a Claims Reporting Reference Guide. Because processes can be varied, the guide itself is broken down into various coverages, such as workers' compensation, cyber, equipment breakdown, professional liability, etc., with important definitions and step-by-step instructions detailed so that nothing is overlooked and you stay protected.

#### Third-Party Administrator (TPA)

Our claims professions will work with you to determine the appropriate third-party administration company to handle your claims. We would select 2-3 TPAs and vendors that we think would best fit the City, initiate an introduction, and through that process, make a determination who would be the best fit for the City based on the services that provide to make the biggest impact.

An alarming percentage of employers are paying inflated workers' compensation premiums due to inaccurate experience ratings. When reserves are too high, the carrier will raise premiums to compensate for what they believe is a riskier book of

business. Determining the correct amount of money needed for each claim file requires a combination of knowledge and experience. Our workers' compensation audit team has the experience and expertise to properly review your open workers' compensation claims for accurate reserving. Gallagher will conduct a reserve audit annually, focusing on opportunities to reduce reserves and ultimate exposure. We understand the importance of completing this process in a timely manner so it will be accurately reflected for your next annual premium.

### Advocacy

We can provide technical expertise in all aspects of the claims discipline for all lines of coverage brokered by Gallagher. Our job is to ensure you receive the highest level of service from your carriers and that coverage is interpreted in your best interest. We address your coverage questions as they arise and aggressively advocate on your behalf when necessary. We also:

- Intervene on claims involving coverage issues and reservation of rights letters
- Advise on selection of defense counsel
- Work with claims adjusters to pursue the best defense strategy

### OUR CLAIMS CONSULTING MODEL

Our highly skilled claim consultants will develop a claim service plan that controls and monitors claim management using the following tools:

<p><b>EVALUATE</b></p> <ul style="list-style-type: none"> <li>• Every claim should be analyzed early for cost-effective management</li> <li>• Early Return to Work</li> <li>• PPO coordination and usage</li> <li>• Legal strategy and expense supervision</li> </ul>	<p><b>AUDIT</b></p> <ul style="list-style-type: none"> <li>• Claims handling proficiencies</li> <li>• Audits to best practices</li> <li>• Cost targets</li> <li>• Year-over-year results</li> <li>• Grade your claim administrator</li> </ul>	<p><b>FACILITATE</b></p> <ul style="list-style-type: none"> <li>• Resolution opportunities</li> <li>• Facilitate carrier responsiveness</li> <li>• Advocate on coverage problems</li> <li>• Coverage counsel referral, when necessary</li> </ul>
<p><b>LESSONS LEARNED</b></p> <ul style="list-style-type: none"> <li>• Develop cost containment through strategy and planning</li> <li>• Measure success of third-party administrator and defense counsel</li> </ul>	<p><b>ESCALATE</b></p> <ul style="list-style-type: none"> <li>• Facilitate carrier response with high level executives</li> <li>• Deploy Gallagher executives for appeals to carriers, as necessary</li> </ul>	<p><b>TOOLS</b></p> <ul style="list-style-type: none"> <li>• Benchmarking analytics</li> <li>• Stay-at-Work Program</li> <li>• iAuditor tool for safety compliance and claim defense</li> </ul>

### ANALYSIS

- Perform a needs analysis
- Assist in determining appropriate staffing needs
- Develop disaster response plan
- Develop a crisis management plan
- Design a master safety plan

### IMPLEMENTATION

- Oversight of program safety plan
- Delegate responsibilities
- Periodic onsite surveys
- Incident rate analysis based on payroll or job hours
- Accident investigation oversight
- Tool box training

### FINANCIAL ANALYSIS CONSULTING

Our risk control team will work with our analytics team to conduct a comprehensive review of your program to help you make any necessary improvements while enhancing your position in the market. Items include:

- Benchmarking and trend analysis of client data
- Required reserve study
- Loss stratifications
- Deductible threshold analysis
- Loss projections
- Mod analysis, projections and validation
- Umbrella limit analysis
- Collateral analysis
- Coverage limit analysis

# Required Forms



# We help you face your future with confidence.



Insurance | Risk Management | Consulting

That's why we've been here for our clients since 1927. Providing tailored and comprehensive insurance solutions for your business. Developing effective risk management strategies to help reduce your total cost of risk. And delivering consulting services that support the wellbeing of your organization and your people.

Founded in

# 1927

## \$8.4B

Total Adjusted Brokerage & Risk Management revenues (2022)

## 43,000+

Employees worldwide

## 1,200+

Offices globally

## 130+

Countries served

## YOUR TRUSTED INSURANCE AND CONSULTING PARTNER.

A world of solutions, all delivered one way — The Gallagher Way.

Casualty/Property	Financial & Retirement Services
Commercial Surety & Bonds	Health & Benefits
Credit & Political Risk	Human Resources & Compensation
Cyber	Management Liability

### 28+ INDUSTRY PRACTICES



### ETHICS IS IN OUR DNA.

Gallagher has been named one of the World's Most Ethical Companies® — a 13-time honoree.

We believe in always doing what is right for our clients, their communities and their people. It's what we were founded on 95 years ago. And it's why we continue to be recognized year after year.



### GLOBAL LEADER. LOCAL EXPERTISE.

As Gallagher grows, we're not getting bigger. We're getting closer. Closer to our clients and their communities. We bring an unmatched level of experience and industry knowledge, a reputation for doing business the right way and a client-centric worldview that informs every action we take.

# THE

# GALLAGHER

Shared Values at Gallagher are the rock foundation of the Company and our Culture. What is a Shared Value? These are concepts that the vast majority of the movers and shakers in the Company passionately adhere to. What are some of Gallagher's Shared Values?

## WAY

1. We are a sales and marketing company dedicated to providing excellence in risk management services to our clients.
2. We support one another. We believe in one another. We acknowledge and respect the ability of one another.
3. We push for professional excellence.
4. We can all improve and learn from one another.
5. There are no second-class citizens — everyone is important and everyone's job is important.
6. We're an open society.
7. Empathy for the other person is not a weakness.
8. Suspicion breeds more suspicion. To trust and be trusted is vital.
9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader.
10. Interpersonal business relationships should be built.
11. We all need one another. We are all cogs in a wheel.
12. No department or person is an island.
13. Professional courtesy is expected.
14. Never ask someone to do something you wouldn't do yourself.
15. I consider myself support for our sales and marketing. We can't make things happen without each other. We are a team.
16. Loyalty and respect are earned — not dictated.
17. Fear is a turnoff.
18. People skills are very important at Arthur J. Gallagher & Co.
19. We're a very competitive and aggressive company.
20. We run to problems — not away from them.
21. We adhere to the highest standards of moral and ethical behavior.
22. People work harder and are more effective when they're turned on — not turned off.
23. We are a warm, close company. This is a strength — not a weakness.
24. We must continue building a professional company — together — as a team.
25. Shared values can be altered with circumstances — but carefully and with tact and consideration for one another's needs.

When accepted Shared Values are changed or challenged, the emotional impact and negative feelings can damage the Company.

ROBERT E. GALLAGHER  
MAY 1984



Gallagher

**2023** **WORLD'S MOST** **ETHICAL** **COMPANIES**<sup>®</sup>  
**ETHISPHERE**  
**13-TIME HONOREE**

## ETHICS IS IN OUR DNA.

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We believe in always doing what is right for our clients, their communities and their people. It's what we were founded on 95 years ago. And it's why we continue to be recognized year after year.

Commitment to your business. And to doing business the right way. That's The Gallagher Way.

At Gallagher, everything we do helps you face your future with confidence. It's our belief that, with the right plan and the right people, there's nothing that can't be achieved. That's the way we've seen it for more than 95 years. And we're just getting started.

Today, you'll find Gallagher's global brokerage team making a difference in more communities than ever before, bringing expertise, experience and ethics right where you need them most.

If you're looking for a broker who can understand your business and one who shares your passion for what's possible, we'd love to show you the way. The Gallagher Way.

**AJG.com** The Gallagher Way. Since 1927.

The information contained herein is offered as insurance industry guidelines and provided as an overview of current market rates and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to infer specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include (or exclude) insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis. Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC (License No. 00329299) and/or 00369290. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere, LLC. Arthur J. Gallagher & Co. has been recognized as one of the World's Most Ethical Companies in 2003, 2007, 2015, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022 and 2023. © 2023 Arthur J. Gallagher & Co. | GRP4347



**Gallagher**

Insurance | Risk Management | Consulting

## Gallagher at a Glance

Gallagher has been designing solutions to meet our clients' unique needs for more than 95 years. We pioneered many of the innovations in risk management used by businesses in all industries today. We believe that the best environment for learning and growing is one that remembers the past and invents the future. Gallagher has divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distributions and third-party administrations, and claims processing.

As one of the largest insurance brokers in the world, Gallagher has over 860 offices globally and provides client-service capabilities in more than 150 countries around the world through our network of partners.

Wherever you are – we're nearby.

### **Arthur J. Gallagher**

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