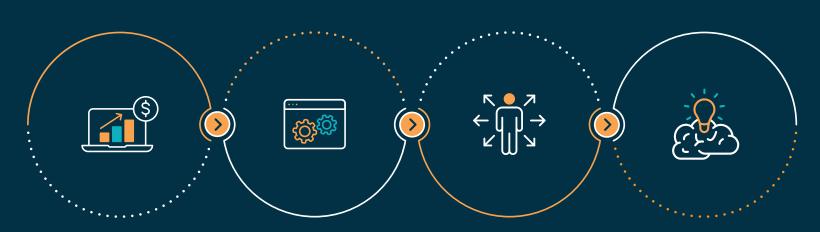
YOUR NEXT BIG OPPORTUNITY IS ALREADY HERE

DISCOVER NEW OPPORTUNITIES TO DRIVE BUSINESS PRODUCTIVITY, GROWTH AND EXPANSION

Within a dynamic insurance marketplace, the ability to continuously develop products, expand in markets, delight customers and keep pace with technology are vital to your long term success. Across the world insurance carriers are capitalising on opportunities aligned to these priorities through strategic outsourcing partnerships with Gallagher Bassett (GB).

GB has been an expert in risk and claims management solutions since 1962. Our Carrier Practice model was built in collaboration with carriers and provides a dedicated cross-functional team focused entirely on the unique objectives of insurance carriers. We build integrated claims management programs aligned and tailored to each carrier's specific business goals and internal operations.

DELIVERING VALUE TO YOUR BUSINESS



Increase profitability

through superior outcomes, underpinned by GB's best practice claims management and cost containment strategies to reduce loss costs and unallocated expenses.

Enhance your brand

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

Outpace your competitors

with industry-leading analytics and digital competency powered by our enterprise component-based LUMINOS system.

Proactively address claims industry challenges

such as talent recruitment and development, the ever-changing regulatory landscape, and managing catastrophe surge claims.

SIMPLY EXPERT - EVERY TIME

GBs Carrier Practice is a dedicated. cross-functional team assembled to meet the unique goals and objectives of insurance carriers.

It embeds quality assurance services, expert large loss oversight, and reserve development analytics, all of which are tied to a carrier's claims management targets. GB's dedicated team executes all aspects of the insurer's prescribed claims adjudication and deploys a comprehensive claims management suite, and leverages innovative decision support tools.

ANALYTICS CASE STUDY

Using Luminos Analytics Reporting to Identify Claim Trends

GB was allocated 5,662 claims by a large insurer. Using Luminos analytics, GB immediately identified an array of portfolio improvement opportunities which would have an impact on customer experience and financial outcomes. GB reviewed the portfolio on a granular basis, claim by claim to determine claim cohorts for strategies to improve the position particularly around claim lifecycle. Within 4 months, we had closed over 75% of these claims, and have steadily reduced the average days to close claims over this period.

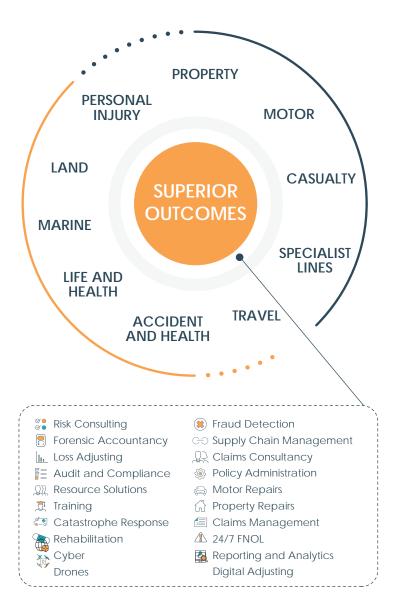
Claims Life Cycle - Property Claims



FOR MORE INFORMATION CALL

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Over the last three years, our Carrier Practice program has helped carriers achieve:

- Claim cost reductions of 11%
- Claim duration reductions of 9%
- Improved overall claim outcomes of 12%

THESE SAVINGS HELP TO PROTECT CARRIERS' **BOTTOM LINE AND DELIVER COMPETITIVE** RATE STRUCTURES TO THEIR INSUREDS.

OUR GLOBAL FOOTPRINT

2.86M

491,251New Claims

200 +

\$8.7B