G GALLAGHER BASSETT

CARRIER PRACTICE FIND THE OPPORTUNITY

WELCOME TO GALLAGHER BASSETT

As CEO of Gallagher Bassett North America, I appreciate your interest in our Carrier Practice offering.

We understand that carriers are under pressure to grow profitably, continuously develop products, expand in markets, delight customers, and keep pace with technology.

Across the world insurance carriers are finding and capitalizing on opportunities aligned to these priorities through strategic outsourcing partnerships with GB. In delivering Carrier Practice services we manage your day-to-day operation at a high level and measure compliance with best practices. We go beyond by delivering innovative tools that will enhance the customer experience, generate superior outcomes, and protect your brand.

We combine best in class claims management consultation with best in class tools to help you to reduce costs, access the talent you need, and deliver claims outcomes that meet your expectations.

GB have been experts in risk and claims management solutions since 1962. Our Carrier Practice approach was built in collaboration with carriers and is different from the traditional TPA model. It is comprised of a dedicated cross-functional team focused entirely on the unique goals and objectives of insurance carriers, managing general agents, and alternative risk managers. We strive to build an integrated claims management program that is aligned and tailored to carriers' specific business goals and internal operations.

We have a strong track record partnering with carriers to manage their claim programs – whether it be a start-up situation, integration of in-house claim operations, or transition from another TPA. Through our dedicated Carrier Practice service model we have driven significant improvements including claim resolution acceleration, reduction in medical expenses per claim, and lower overall costs. Our vast claim and medical data also enables us to provide in-depth benchmarking to help identify improvement opportunities and inform your growth plans.

Mike Hessing

MIKE HESSLING CEO, Gallagher Bassett North America

GUIDE

We guide those suffering a loss to the best outcomes for their health and financial well-being.

GUARD

We guard our clients' assets as the trusted stewards of their claims and risk management programs.

GO BEYOND

We go beyond expectations in the continuous pursuit of a better way.



WHAT'S ON YOUR MIND?

Before discussing what makes GB unique, let's focus on what matters most to you. Take the time to help us understand your strategic goals and the challenges within your business, so we can support you to find opportunities for growth.

CHALLENGES

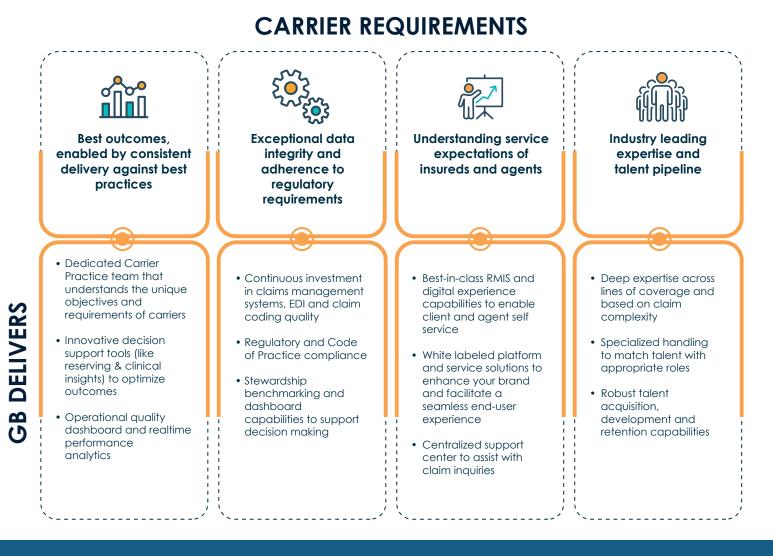
OBJECTIVES/GOALS

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GB CARRIER PRACTICE

A dedicated cross-functional team within Gallagher Bassett (GB) focused entirely on the unique goals and objectives of insurance carriers, managing general agents, and alternative risk managers.



You are under pressure to grow profitably, with your attention and capital pulled in many directions. The need to continuously develop products, expand in markets, delight customers, and keep pace with technology are vital to your long-term success. Across the world insurance carriers are finding and capitalizing on opportunities aligned to these priorities through strategic outsourcing partnerships with Gallagher Bassett.

GB are the experts in risk and claims management solutions since 1962. Our Carrier Practice model was built in collaboration with carriers and is different from the traditional TPA model. It is comprised of a dedicated cross-functional team focused entirely on the unique goals and objectives of insurance carriers, managing general agents, and alternative risk managers. We strive to build an integrated claims management program that is aligned and tailored to your specific business goals and internal operations.



Increase profitability

through superior outcomes, powered by Gallagher Bassett's best practice claims management and cost containment strategies to reduce loss costs and unallocated expenses



Enhance your brand

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



Outpace your competitors

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

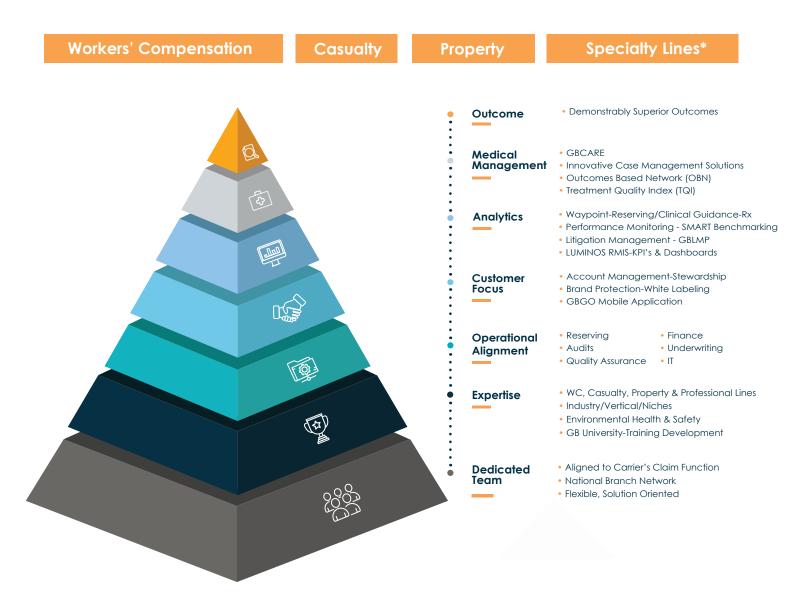


Proactively address claims industry challenges

such as talent recruiting and development, the ever-changing regulatory landscape, and the latest developments in medical management

SERVICE DELIVERY PLATFORM

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





*Specialty Lines includes Construction Defect, Transportation, Professional Liability, Cyber and more.

WHAT MAKES US DIFFERENT

"We have partnered with GB on several books of business since 2002 and have been extremely satisfied with their performance and results. Together with GB, we provide a very customized claims product. This has been a big differentiator for us in the marketplace, and has helped us to carve out a specialty niche. Our success would not have been possible without our account management team and dedicated branch office teams at Gallagher Bassett."

> Sr. Vice President – Claims Operations National P/C Carrier

Tailored Customer Experience

"We found ourselves lagging behind the market. GB's investment in their analytics and reporting platform was a big reason we selected them as a partner – it is state of the art. In addition to providing consistently high quality technical claim service, GB also provides access to a claims system which allows clients real time access to claim status and detailed financial data."

Director of Quality Assurance & TPA Relationships National P/C Carrier

Delivering Cutting-Edge Technology

"GB's Carrier Practice platform is unique in the TPA space as it strives to behave like a Carrier. They understand that the goals and objectives of a carrier are unique, so they hire professionals with carrier expertise whenever possible. This is a differentiator. Coupling this with their university recruiting efforts should create a pipeline of talent well into the future."

> **Director of WC Claims** National P/C Carrier

Claims Industry Challenges Addressed

"GB provided the expertise and support we needed to expand our workers' compensation underwriting footprint. We were entrenched in an especially soft market and our growth levers were few – so we branched out into new geographies. GB's branch network and transition strategy enabled this successful endeavor – we look forward to growing our partnership."

> VP National Accounts, Underwriting National P/C Carrier

Enabling Growth Opportunities

WE UNDERSTAND YOUR NEEDS

Insurance carriers we work with usually face one or more of the following challenges:

High operational expenses associated with existing claims function that are fixed, and do not flex with business volume changes Challenges in accessing talent for the claims function to achieve strategic growth, and manage complex risks and specialty niches

Legacy IT systems that do not support the business and are too expensive to upgrade or maintain

Challenges differentiating the customer experience in a competitive marketplace Underperforming claims outcomes (reserving and claim duration), high loss ratios and/or unallocated expenses

Complex regulatory environment

We have listened closely to insurance carriers and their customers and developed a customized approach to help you find opportunities to improve customer service and drive cost and operational efficiencies.

SUPERIOR OUTCOMES

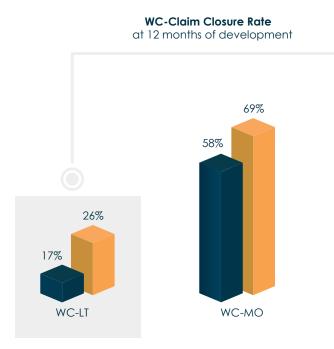
Carrier **Relationships**

Dedicated Carrier Practice Team Members

● 100+ ● 675+ ● 167,000* ● \$2B*

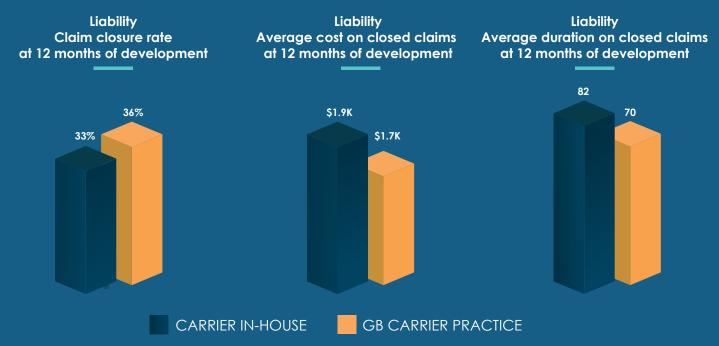
Claims Handled

Claims Paid





*During Calendar Year 2021



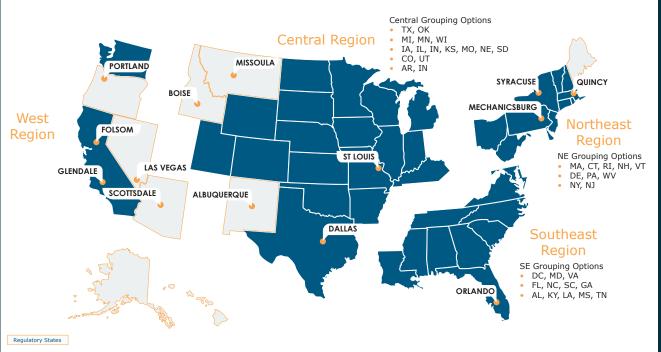
Analysis of 100+ insureds pre and post GB's Carrier Practice takeover of claim management responsibilities

NATIONWIDE COVERAGE

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

<image>

WC Regionalization Footprint and Carrier Locations

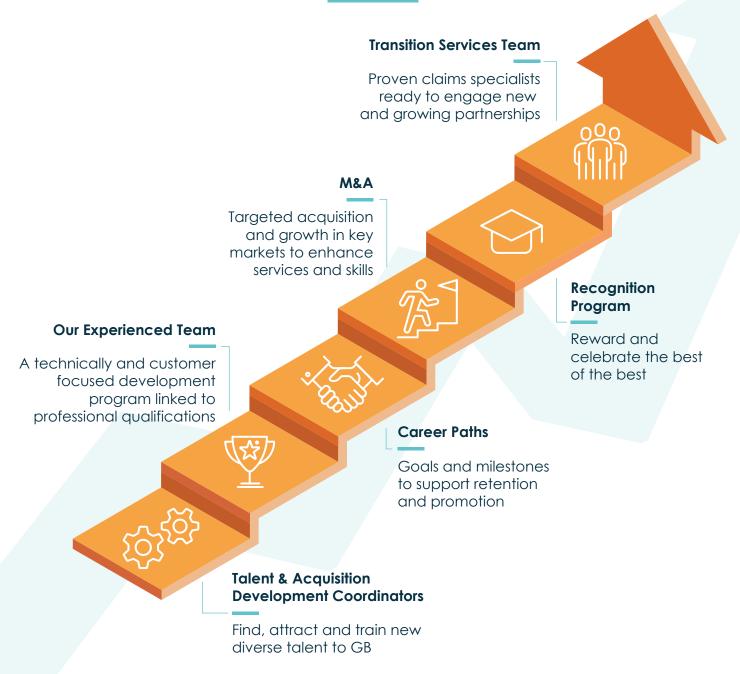


OUR EXPERIENCED TEAM

Before a predictive model is triggered, a medical bill is reviewed or a loss run is generated, there is an interaction – between someone suffering a loss and a claims professional.

We call these claims professionals "Resolution Managers" because of their critical role in managing claims to the best possible resolution. Quality claims handling begins with these individuals, and we make it our mission to attract, develop, retain and recognize the very best talent in our industry.

OUR PEOPLE ARE OUR STRENGTH



CARRIER PRACTICE CASE STUDIES

Case Study: Reducing Claims Costs for a Real Estate and Hospitality Carrier

This client faced misalignment with overqualified adjusters working on simple claims. They were overpaid and undermotivated.

When the claims function was outsourced to GB, we implemented an exposure based staffing model that aligned the appropriate adjuster with the appropriate files measured by complexity. A dedicated team enabled a sense of ownership.

For the last 7+ years the client has remained a scale carrier partner, growing to excess of \$20 million in annual fee revenue. Results improved (reserving), costs were optimized (exposure based staffing), and reserve adequacy/stewardship reporting was established to enhance communication across the leadership team. The processes established early on, which centered on the execution of best practices, quality, compliance and innovation, have stood the test of time.

Case Study: Upgrading System Infrastructure for a Global Insurer

GB was asked to provide ongoing management of a WC portfolio on a claims management system that was going to be discontinued, and to help them rebrand a multiline P/C portfolio that was on the same system.

The transition team was critical to the success of the migration, and flawlessly executed our plan migrating over 1,000 claims on schedule. We also facilitated a faster market launch for the rebrand of the PC portfolio than the client could have achieved on their own platform.

Case Study: Improving Performance for a Start-Up Insurtech MGA

This was a start-up account in 2017-2018 who took their claims in-house. Like most insurtechs, their focus was on speed and a delightful customer experience. In early 2020, they determined the in-house team was underperforming on a number of fronts and engaged GB to provide TPA services. Desk level performance (reserving, file maintenance,

compliance with handling instructions) and other outcome based KPIs were established.

Exposure based staffing, policy level data transmission and compliance with GB Carrier Practice standards ensured improved program health. The incumbent account management team assumed control and guided the transition. We anticipate annual revenues in the \$2 million + range with a healthy projected operating margin.

Case Study: Growing and Innovating with a Global Insurance Carrier

GB was engaged to build a completely outsourced claims and account management function to support the projected rapid growth of this start-up company. This required rightsizing the model to flex with the ebbs and flows in their business.

GB partnered with an acquisition and development company and the client's claim leadership to identify and onboard qualified resources. Dedicated virtual branches (including managers) were established for WC and liability, and a Client Executive was appointed to own the account management function and provide valuable consult on a number of strategic initiatives. GB delivered white labeled solutions for Luminos, Intake, and the GBGO mobile app.

A start-up in 2016, today this client represents one of our largest scale carrier partners and we have been selected to support their global expansion.

Case Study: Finding the Right Talent for a National Carrier

National carriers are under tremendous pressure to innovate and grow profitably. New products and services along with geographic expansion of existing platforms are common strategies. The client also faced a high level of regulation and compliance mandated by the federal government.

GB was awarded the program based on our track record for recruiting, hiring, and retaining world class "Federal" talent. The program launched in 2013 and in 2019 we converted the platform to a dedicated cost plus structure as the program's size and scale warranted the dedication. Further, their growth enabled the creation of a Federal Branch which launched in 2020. This dedicated Carrier Practice branch provides additional scale, recruiting, training, and support.

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

GB CARE

GBCARE is focused on delivering superior outcomes on behalf of our clients. We do this by integrating industry leading solutions and advanced analytics with the Resolution Manger's desktop, creating an ecosystem that allows us to reduce the total cost of risk and improve the quality of care.

 Priority Care (PC) 365 – Point of Injury triage 39% self-care rate Lower litigation ER avoidance Optimized direction of care 	 Nurse Support – Support to identify claims at risk for intervention Early Identification of risk Lower overall clinical spend Optimal claim outcomes Catastrophic field case management 	 Rx Management – Integrated alerts to monitor medication dispensing and compliance 18% reduction in narcotic use 21% reduction in drug spend
Clinical Guidance Optimized us NCM - right re at the right til 70% of assign within first 90 ACPC 21% lo w/Clinical Gu & GBCARE nu case manage	e of esource me ments days wer vidance urse	tise to review ile reducing elays in care on in UR costs rovider referral integration to Holistic solution to assist clients in program design to minimize lost work days > Client customized protocols
Treatment Compliance Compliance with Evidence Bas	4	Early Detection

Compliance with Evidence Based Medicine (EBM) guidelines is determined by cross referencing the diagnoses and procedures on the medical bill with published workers' compensation treatment guidelines

- ✓ Enhanced insight to refer to the best providers
- ✓ Identify & intervene on inappropriate treatment



TQI Treatment Quality Index ™ GB'CARE

An **increase** in the number of medical procedures that coincide with the treatment guidelines



J_OL

38% lower medical costs

13% reduction in duration

Results:

Results in a corresponding **decrease** in total claim cost and duration

GB LITIGATION MANAGEMENT PROGRAM

After losses and medical, the cost to defend your organization is one of the largest expenses for your risk program. GB's Litigation Management Program (GBLMP) is designed to help you more effectively manage these costs through integrated legal bill review, advanced analytics, and defense counsel assessment tools. We ensure you have the right firms, doing the right work, at the right rate – on each and every claim.

GBLMP LEGALSCORE LAW FIRM PERFORMANCE DASHBOARD

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Holistic Assessment:

quantitative and qualitative measures to evaluate firm performance



Unbiased Analysis:

outcomes adjusted for complexity, based on our S.M.A.R.T. methodology

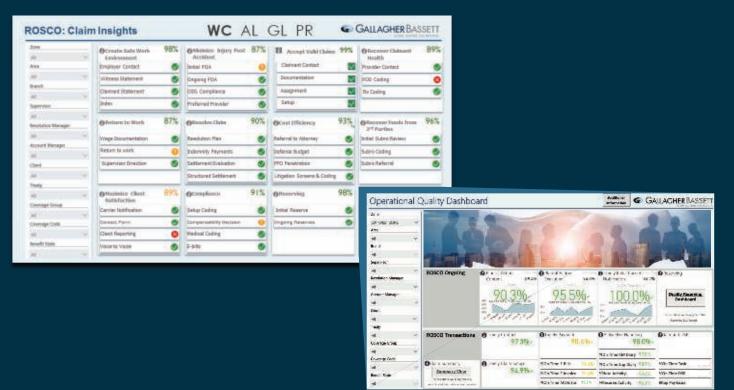


Comprehensive Rating:

firms are evaluated relative to other client counsel and GB's book of business

QUALITY & EXPERTISE

Quality claim handling has been a hallmark of Gallagher Bassett since our inception in 1962. Our relentless pursuit of quality improvement has taken us to the next chapter in claims quality in the form of **Real time Opportunities for Superior Claim Outcomes (ROSCO)**. Through ROSCO, we have applied a real-time approach to the majority of our lifecycle claim reviews, which includes 40+ objectives across all lines of coverage.



GB has been known for our expertise in workers' compensation and general liability. As the world changes, so do we. Recently, GB has acquired companies with complimentary and unique expertise to prevent, manage, and resolve claims for our clients in high risk, high exposure industries and environments.

GALLAGHER BASSETT

GB SPECIALTY

WHERE WE HELP

Healthcare Liability, Medical Malpractice, Misc. Professional Liability, Product Liability, Cyber, Construction, Trucking

WHAT WE DO

Claims Management, Risk and Claims Consulting,Reserve & Operational Audits

GB TECHNICAL SERVICES

WHERE WE HELP

Environmental, Health & Safety, Engineering, Building Sciences

WHAT WE DO

Risk Transfer, Consulting, Analytics, Project Management

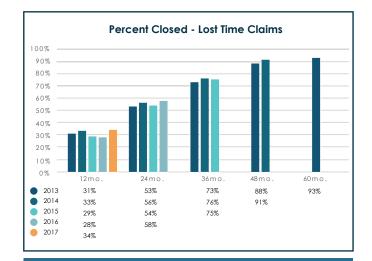
ADVANCED ANALYTICS

To act decisively, you need confidence. Confidence that your results are trending in the right direction. Confidence that benchmarks are truly apples-to-apples. And confidence that you and your team are focusing on the right claims. Through our team of Analytic Consultants, GB has developed cutting-edge stewardship benchmarking and dashboard capabilities to help you lead – and act – with confidence.



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Innovative analytic tools, like our Claim Review Dashboard, help you and your team to better manage your claim portfolio.



Every stewardship analysis includes deep-dives on drivers of total cost of risk (TCOR): closure performance, litigation management, reserving, return to work, and managed care.

LUMINOS

Managing a claims program requires significant information at your fingertips to make quality decisions.

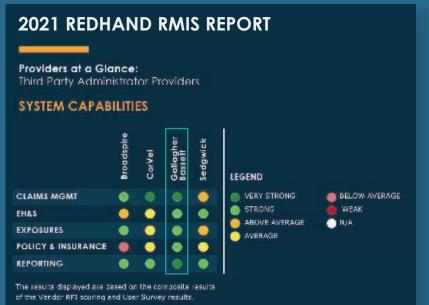
Our award-winning RMIS platform, **LUMINOS**, provides an extensive suite of customizable dashboards and reporting capabilities. You can also choose additional functionality like a cost allocation module, OSHA module, safety audit templates, policy management and ERM tools. LUMINOS lights the way to better risk management.

SYSTEM CAPABILITIES

2021

RMIS Provider ndustry Leade

RMIS



- Highest Net Promoter Score (NPS) four years in a row
- **Powerful next generation technologies** focus on the factors that impact all areas of modern day carrier operations
- Highest level of usage among all TPA's highlights the combination of power and ease of use
- Innovative analytics provide at-a-glance metrics supporting the execution of all risk mitigation programs and strategies

LUMINOS: The Most Recommended RMIS in the Industry

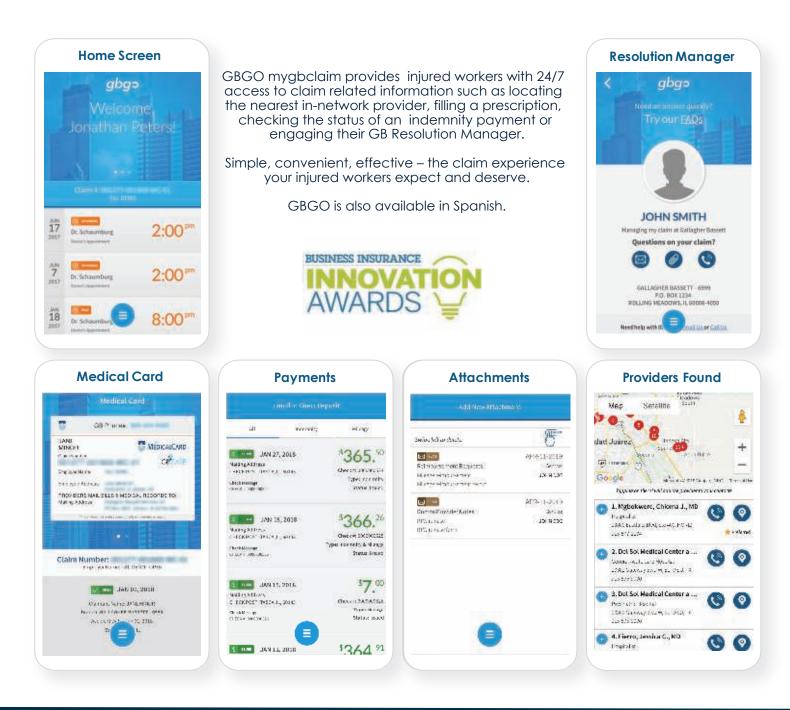
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"Gallagher Bassett (GB) continues to offer the most **highly rated TPA RMIS** from both service and functionality perspectives."

- 2021 RMIS Report, Redhand Advisors



In a world that keeps moving, GB delivers the best possible claims experience to our carriers, their insureds, and injured workers. GBGO is a mobile suite that provides faster and more effective communication and keeps all parties connected.

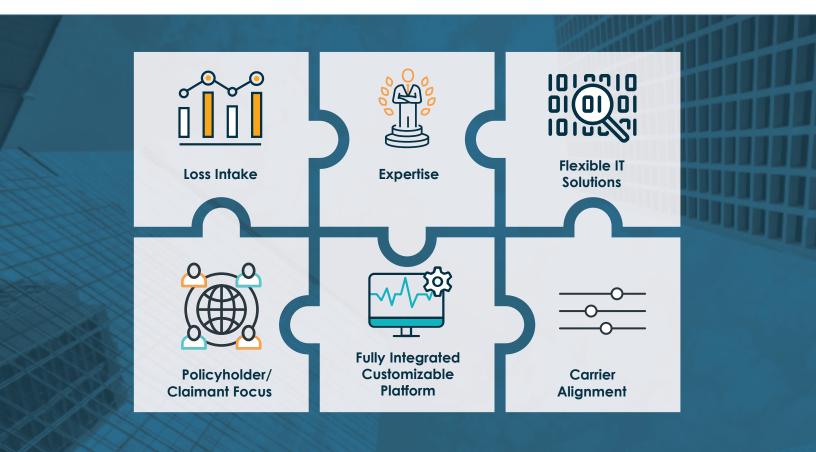


The GBGO firstconnect tool puts the power of claim reporting in the palm of your hand.

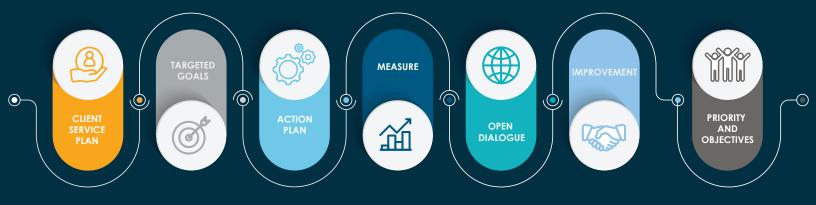
Whether reporting a workplace injury, a customer accident, or an auto loss, GBGO firstconnect allows your organization to easily report a loss and submit pictures through an easy-to-navigate mobile app – delivering expedited reporting, better information, and convenience.

PRIVATE LABEL SERVICES

GB is highly experienced in private labeling our services for carriers with internal claims management teams. Some of the world's most reputable insurance carriers and corporations entrust their internal claim function to us. Protecting and enhancing our customer's brand is our first priority when collaborating on a service delivery strategy.



FULLY INTEGRATED INTO YOUR CUSTOMIZED SERVICE PLATFORM



LEGACY CLAIMS SOLUTIONS

According to a recent survey^{*}, roughly 30% of run-off deals are motivated by disposing of non-core business; over 15% relate to trends in social inflation and managing claims volatility; and about 10% of deals are done to reduce expenses.

Gallagher Bassett has handled a variety of legacy claims. Our claim professionals enjoy a long term career handling those portfolios while other entities find it difficult to retain and motivate staff. Often times, GB is able to offer employment to those familiar with the legacy claims and hence rebadge those team members. With over 50 years of expertise in complex claims resolution, we anticipate and understand evolving trends. GB brings flexibility rather than fixed cost to the equation.

Gallagher Bassett has been called upon by insurers streamlining their portfolios and redeploying their capital more efficiently. This allows our partners and their staff to focus on current and future customers, while GB focuses on prior customers. Legacy reserve management is a solution for insurers and companies of all sizes. GB services Workers' Compensation, Construction Defect, Commercial Auto, Transportation, Specialty Lines within the Casualty market and more.

*PwC Global Insurance Run-off Survey

We Bring Expertise Regarding:

- Legacy Portfolios in Live Companies
- Pure Run-off Companies
- Captives
- Loss Portfolio Transfers

Gallagher Bassett is a valuable partner to both buyers and sellers in this space. Overall price and value is appreciated by both plus:

Buyers:

- Systems Migration
 & Integration
- Data Integrity
- Value Proposition
- Demonstrably Superior Claim Outcomes

Sellers:

- Claims Reputation
- Regulatory Compliance
- Ability To Execute
- Retain And Motivate Staff

IMPLEMENTATION AND TRANSITION

GB understands that a smooth, quality implementation is an essential foundation for a long-term partnership. We will commit our expertise and technology to get the transition right and support you through the process. We have a strong track record of seamless, yet rapid transition of claims portfolios, and service for global carriers.

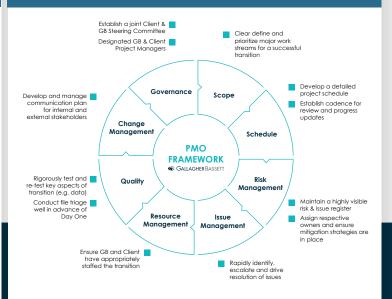
A dedicated Implementation Manager will develop and manage the transition, keeping you updated on progress through weekly status meetings.

SETTING THE STAGE TO GUIDE CUSTOMERS THROUGH THE CRITICAL STEPS OF IMPLEMENTATION.

Implementation Summary

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Proven Project Management Framework



Easily Confirm Project Status:

- Timeliness and completion of tasks
- Accuracy of budget
- Progress regarding key milestones
- Linkages, co-dependencies, and next steps on the road to successful launch

Implementation Timeline

Apr 2020	May 2020	jun 2020	jul 2020	Aug 2020
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11				4/15/2020 - 8/3/2020
	Project Planning 5/2020 - 4/16/2020	& Implementation Te	m Assignment	in siloer semus
		C2: New Acc 6/1/2020 - 6/3		
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		4 10: index Bure 6/2/2020 - 6/2/2		
			: Branch Offic V2020 - 6/24/20	
			Banking Sett 15/2020 - 6/24/	

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Top Claims Processing and Management Companies 2020 CIO Magazine

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