

At Gallagher, we integrate all necessary services on an ongoing basis into our core service and compensation agreements. This avoids negotiation and payment by our clients of additional fees for supplemental services. Such services are not free-standing profit centers at Gallagher — they are integrated into our core brokerage and risk services offering as outlined below.

INCLUDED RISK MANAGEMENT BROKERAGE & CONSULTING SOLUTIONS		
Alternative Risk & Captives	Group captives are an excellent strategy for middle-market contractors to gain more control over their insurance programs, achieve long-term stability, and reduce their net cost of insurance. Artex, Gallagher’s wholly-owned subsidiary for alternative risk and captives, offers a variety of solutions for public entities.	✓
Benchmarking	With Gallagher Drive, compare your insurance program structures against industry peers and make more informed purchasing decisions around your coverages, your limits, and potential exposures.	✓
Builders’ Risk	We will review the specific needs of your organization and access our market relationships to design a specific custom master program. Our team can place both extremely large and complicated project specific builder’s risk as well as Master Builders Risk programs. This program will allow your firm to form carrier relationships, which helps carriers to understand your operation. In addition to our many U.S. market relationships, we also partner with Gallagher’s London Property team to help design custom programs to meet your needs.	✓
Business Continuity	Business Continuity Management Plans provide a crisis playbook that documents recovery requirements for people, equipment, technology, and third parties that support our critical business processes. As a result, organizations enhance their business continuity and resilience capabilities and more specifically, their ability to respond/recover from any business interruption/crisis - regardless of its nature or origin.	✓
Carrier Management	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.	✓
Certificate Management	We provide our clients with two options for issuance: your Gallagher service team or the Gallagher Service Portal.	✓
Claims Management	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.	✓
Communications	We provide webinars, whitepapers and thought leadership on current topics facing the public sector (i.e., COVID-19 protocols).	✓
Contract Review/Legal Resource	Gallagher works closely with our clients in reviewing and assisting in the negotiation of contracts. Gallagher is skilled in reviewing this unique language and revising or commenting where needed to best fit our clients’ needs. We regularly review the required insurance and indemnity sections of contract documents for our clients and will suggest language that assists in limiting your indemnity obligations as specified in the contract.	✓
Enterprise Risk Management	Gallagher’s ERM Practice can assist any organization — large or small, for-profit or nonprofit, in any industry — with implementing these practices and embedding them deeply into its culture. ERM is a framework that will support organizational objectives, enable better decision-making and identify key risks—both threats and opportunities	✓
Marketing	We will work with you to identify and evaluate your exposures. We will conduct a comprehensive review of your existing insurance program, including coverage and coverage limits, retentions, and markets. We will advise you of any overlap in coverage, gaps or other concerns we discover during our review of your current program.	✓
Quality Control	Our clients decides whether Gallagher is performing at expected levels. The CORE360 Client Scorecard acts as an objective tool to evaluate performance. Other tools we use to further ensure the quality of our work product and client satisfaction include checklists, audits, and annual service plan.	✓
Safety/Loss Control/Risk Management	Gallagher’s Risk Control team includes more than 100 safety and loss control professionals across the country with in-depth knowledge of current and emerging regulations, safety and health management, and operational exposures. We help you implement risk improvement strategies to positively impact your cost of risk by focusing on prompt reporting and incident investigations, exposure-specific employee and supervisor training, and educational and accountability programs.	✓
Surety Services	We serve as a facilitator and consultant to communicate any surety issues or concerns you may have. We will advocate on your behalf to underwriters and develop creative approaches to maximize your surety credit and relationships.	✓
Technology Products	Gallagher has invested heavily in data and analytics tools and resources to the benefit of our clients.	✓