



# NAW's Partner for Business Insurance and Benefits & HR Solutions

WHOLESALE DISTRIBUTION INDUSTRY SOLUTIONS



## Gallagher

Insurance | Risk Management | Consulting

# The Gallagher-NAW business insurance partnership.



Gallagher and the National Association of Wholesaler-Distributors (NAW) launched a strategic partnership to bring innovative property & casualty and benefits & HR solutions to organizations in the wholesale distribution industry. Your Gallagher team understands the unique challenges faced by your industry, including small profit margins and rapidly advancing technology

that make lesser-prepared companies vulnerable to the financial pitfalls of any economic volatility.

Establish and maintain a competitive position in your market by leveraging the Power of Gallagher and our global network of advisors who share ideas and deliver actionable insights across a variety of specialized areas.

# Reducing cost while improving your risk management and benefits & HR programs.

As NAW's partner, Gallagher serves the wholesaler-distributor community throughout the world by customizing risk management and benefits & HR solutions to meet an organization's specific business needs. Gallagher has extensive knowledge and experience in the wholesale distribution industry and the global expertise that's required to navigate the industry's ever-changing landscape.

When it comes to protecting your organization, its physical *and* human capital, Gallagher believes there's a better way. With a comprehensive method for evaluating and optimizing your risk management coupled with a holistic approach to attracting, retaining and rewarding the right employees, Gallagher helps you grow your business with confidence by protecting your future and ensuring your employees are securely invested in it.

## Property & Casualty

As wholesaler-distributors, you have access to a customized, comprehensive risk management and property & casualty (P&C) insurance solutions built by Gallagher.

Take advantage of special coverages and services, including:

- Property & Liability Packages
- Single Parent Captive Insurance Programs
- Cyber Liability Insurance

At Gallagher, our focus is on providing you with a comprehensive risk management program using our extensive knowledge and resources, that goes beyond an insurance transaction.

## Benefits & HR Solutions

The Benefits & HR consultants focus on the backbone and economic engine of your organization—the employees.

Through a discovery process around your goals, objectives, challenges and opportunities, Gallagher asks questions and listens to learn more about your organization's priorities and financial realities. Then Gallagher dives deeper by:

- Looking holistically at your benefits and HR programs and how they align with your organizational goals
- Helping you create and sustain a destination workplace
- Helping you develop and support a culture of total wellbeing, loyalty, productivity and growth

## How the Gallagher-NAW partnership helps wholesale distribution firms:



Decreasing annual premium cost by \$1.1M, including loss fund.

Saving employer \$4,500+ per employee annually by implementing benefit plan design changes.

Increasing coverage limits by \$59M while lowering premium costs.



Providing \$100K of life insurance to an employee who was unable to be insured previously.

Saving \$382K+ on benefits plan renewal without cutting back on staff.



Cutting an employee's healthcare plan premium by 42% without making plan design changes.

Saving an employee \$7,200 annually by providing education and more choice in Rx plans.



Providing additional \$1M excess D&O coverage with no premium increase.

Eliminating a \$30K charge for outside counsel by engaging our claim advocates for an existing management liability issue.



Doubling personal property and stock coverage by \$55M and reducing unnecessary coverage by \$12M after finding 24 coverage gaps.

# BENEFITS & HR: Gallagher Better Works<sup>SM</sup>

Better. It's something all companies strive for. Better outcomes from better performance. But how do you get there?



You start by building a better workplace—one that attracts, engages and retains top talent at the right cost. That's why the Gallagher Better Works<sup>SM</sup> comprehensive approach to organizational wellbeing aligns your people strategy with your overall business goals.

It centers on strategically investing in your people's health, talent, financial wellbeing and career growth at the right cost structures to support a multigenerational workforce. And it utilizes data, helping you gather insights and apply best practices that promote productivity and growth.

As you develop and sustain a wellbeing-centric culture, you'll optimize your annual talent investment and mitigate organizational risk to maximize profitability. Best of all, you'll gain a competitive advantage as a workplace that simply works better.

Because while your best is finite, your better is never finished.

# CORE360™

Gallagher's approach to evaluating and minimizing your total cost of risk, **CORE360™**, is one of the most comprehensive in the industry. Experience has shown us that custom solutions tailored to your needs are a superior way to minimize risk exposure. **CORE360™** helps you to understand all of your actual and potential costs, provides actionable advice and delivers world-class service and support.

Our proprietary model considers the 6 cost drivers of your risk management program to minimize your organization's total cost of risk.

## PROGRAM STRUCTURE

- How pieces of your specific program work together and how to balance the risk and reward of product choices across the control continuum.

## COVERAGE GAPS

- Potential costs from any gaps or hidden exclusions in your existing policies.

## UNINSURED & UNINSURABLE LOSSES

- Potential or actual costs of any risks you knowingly or unknowingly leave uninsured.

## LOSS PREVENTION & CLAIMS

- Your participation in a loss and how you minimize costs through loss control programs and claims management.

## CONTRACTUAL LIABILITY

- Costs resulting from improperly transferring a risk or unknowingly assuming liability.

## INSURANCE PREMIUMS

- Your cost to buy coverage.

When partnering with Gallagher, you have access to preferred carriers and markets typically only available to large companies as well as exclusive tools, products and services, including:

- Gallagher Policy Analysis (GPA)
- Advanced Analytics & Benchmarking
- SmartMarket
- iAuditor Mobile App
- **CORE360™** Loss Control Portal
- RiskPartner Certs & Compliance
- RiskPartner RMIS





“Gallagher has the capability and the understanding of how to take its vast resources and its leverage with insurance companies and bring it down to not just large wholesaler-distributors but also medium-sized companies as well.”

**Dirk Van Dongen**, *President*  
National Association of  
Wholesaler-Distributors



# Why Gallagher?

Gallagher is one of the largest insurance brokers in the world, with divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distributions and third-party administrations and claims processing. With our worldwide network, wherever you are—we're nearby.

## **We place our clients first.**

Gallagher operates differently than most insurance brokers by focusing on placing great coverage and adding value to your business. Our expert advisors have market relationships with insurance carriers to match you with the best fit. Using our extensive knowledge and expertise, along with our integrated holistic solutions, we can help drive your business forward.



## Gallagher Named One of the World's Most Ethical Companies® for 2018.

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. Gallagher named one of the World's Most Ethical Companies for the seventh consecutive year. This designation is awarded to companies that conduct business at the highest standards. Ethisphere Institute, March 2018.

## What our clients are saying.

"We found that Gallagher brought a lot of great advice to us, in terms of our coverages, our needs, as well as helping us identify risks we weren't even aware we had."

**Bill Himebrook**, *Chief Financial Officer—LDI, Ltd.*

"I would encourage another employer to look at the Gallagher Marketplace—there are so many offerings and things that we did not even think of to offer our employees."

**Mary Tinder**, *Chief Financial Officer—Adams-Burch, Inc.*

# We take smarter care of your risk and human resources needs so you can take better care of your business.

## The Gallagher Way. Since 1927.

Gallagher has been designing solutions to meet our clients' unique needs for more than 90 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 more than 700 offices in 35 countries and provides client-service capabilities in more than 150 countries around the world through our network of partners. Wherever you are—we're nearby.

### Rick McClure

NAW Relationship Manager  
Wholesale Distribution Lead  
Property & Casualty  
410.910.0633  
richard\_mcclure@ajg.com

[ajg.com/naw](http://ajg.com/naw)

### Taylor Womack

NAW Relationship Manager  
Wholesale Distribution Lead  
Benefits & HR  
479.221.9712  
taylor\_womack@ajg.com

[ajg.com/naw](http://ajg.com/naw)



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