

# MUTUAL CARRIER CASE STUDY

## Region:

North America

## Client:

National Mutual Insurance Carrier

## Project Name:

Supporting today's mutual carrier to: profitably grow (geographically), gain competitive advantage, deliver analytical insights to leadership, enhance outcomes and delight policyholders.

## GB Services:

- Carrier Practice Boutique
- Depth of Quality Claims Resources
- Performance and Predictive Analytics
- Innovative Technology

“I recently started overseeing the GB WC claims for our company and have been most impressed with [our assigned] GB leadership team. They are extremely helpful with explaining the various jurisdictional nuances, extremely responsive, and eager to work together to move claims forward towards resolution.”

Director of Claim Analytics and Operations,  
National Mutual Carrier

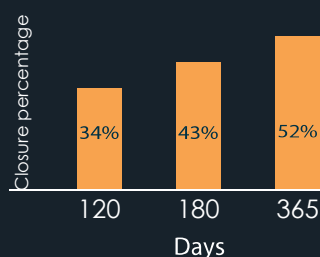
The magnitude of the decision to select the right workers' compensation claims management partner can be daunting and becomes even more important when contemplating moving both existing and new claims to a different partner. A mutual carrier was leveraging a relatively small TPA to handle claims outside of its core footprint in an effort to expedite profitable growth. As the carrier's footprint and needs evolved, the desire for more analytics and insights, enhanced customer service, and superior claims outcomes became even more critical.

Following considerable contemplation of various relationships, an extensive RFP process, and in-person interviews, this carrier switched to Gallagher Bassett (GB) to obtain the best of both worlds. GB was able to prove that our Carrier Practice boutique approach, customized solutions, and innovative technology made us the right partner, and the carrier moved their workers' compensation claims to GB. GB's national footprint, award-winning RMS system, and outstanding claims performance have allowed this carrier to thrive in an increasingly competitive landscape.

## Our Approach:

GB's dedicated Carrier Practice attracts, educates, and retains team members aligned with the carrier model, ensuring customized service that meets and exceeds the insureds' expectations. GB's Carrier Practice, a specialty group that exclusively services carriers, attracts, educates, and retains team members dedicated to the carrier model, ensuring customized service that meets and exceeds the insureds' expectations. We listened, developed early alignment goals, maintained dialogue with the outgoing claims partner, leveraged our expertise, selected the right team, and held ourselves accountable as this carrier's trusted partner.

## Run-in File Resolution Rate:



## Results/Outcomes Achieved:

In partnership with the carrier, we mapped out the tactical complexities of transition and experienced little to no volatility and minimal disruption for the injured workers. GB served as an experienced guide in navigating the path to a brighter future. The carrier is able to compete on a national scale by leveraging GB's footprint, expertise, and technology.

## Stats:

Within weeks of the transition, the benefits of our thoughtful, collaborative approach began to materialize. Long-outstanding claims were resolved, litigation rates decreased, and outcomes improved.

- Within 90 days, all run-in files (several hundred) had been "triaged"—reviewed, contained updated file notes/reserves, and were on the road toward resolution
- Decreased average claims duration by 11%
- Improved portfolio closure rate by 8%
- The client has entrusted GB with a multimillion dollar portfolio, (in incurred losses) spanning several underwriting years