



**Gallagher**

Insurance | Risk Management | Consulting

# From Overload to Insight: Making Data Work for Your Risk and People Strategies

# Keys to Building Strong Digital Foundations

## 1 Invest in the right technology

Evaluate your systems and invest in technology that enhances your risk profile and focuses on actionable solutions.

## 2 Value the human element

Understand that digital tools can facilitate complex risk management processes but can never replace the power of human relationships.

## 3 Prioritize integration

Recognize that new technologies must seamlessly integrate with existing legacy systems. Invest in dedicated teams and strategies.

## 4 Strengthen data governance

Establish robust corporate and divisional data teams to ensure data quality, consistency and compliance. These are foundational for any digital initiative and your best data allies may be outside your organization.

## 5 Balance innovation with caution

While exploring emerging technologies like AI and the Internet of Things (IoT), it's imperative to maintain a sensible approach to regulatory compliance and ensure appropriate use cases.

Business leaders do not want more spreadsheets — they want more action. They want data-driven risk and people strategies that cut through information overload and unify decision-makers across their organization.

Integrating data analytics with expert human insight calibrates these strategies for business resiliency. It is also the most resource-effective way to process raw data, integrate market conditions with industry benchmarks and manage your risk profile. In risk management, data-driven human consultancy is key. Machines inform — but people lead.

# The Human Advantage in Data Analytics

Our world is driven by algorithms and automation, but the true competitive edge lies not just in the data — but in the people who interpret it. While analytics can surface trends and predict outcomes, it's human insight that asks the right questions, challenges assumptions and turns numbers into action. The human advantage in data and analytics moves us beyond the spreadsheet to connect context with calculation and to make decisions that are not only smart but strategically sound.

Your employees expect personalization, empathy and flexibility rather than programs or decisions made in silos. Your business evolves daily, and you need to outmaneuver risk to protect your bottom line. Data turns organizational uncertainty into strategy and implementing human insights helps businesses understand their risks, optimal solutions and business goals.



That is where data-driven consulting can make a difference. Collaborating with expert advisors who truly understand your business and your workforce will level up your risk and insurance strategy and help prioritize solutions that matter most.

True value comes from hands-on, data-enabled consulting where the human element exists on both sides: understanding the people-driven costs and providing practical consultation to clients. When analytics is people-centric, technology and data can enhance rather than replace human expertise.

— **Ryan Lane**

VP, US Gallagher Drive, Gallagher

## Cutting Through the Noise of Data Overload

The goal is to tap into technology to innovate, streamline or develop new growth opportunities. But despite a heavy investment in analytics, many business leaders struggle with data overload.



Our client-centered solutions use extensive data sets to answer intricate business-specific questions. Instead of managing multiple disparate systems, we integrate all risk functions into one cohesive platform, providing a 360-degree view of the overall risk landscape.

— **Yannick Kwan**

VP, Analytics Consulting, Gallagher

In fact, high levels of data communication are 7 times more likely to cause considerable regret in decision-making among business leaders and managers.<sup>1</sup> An enormous volume of information puts a burden on your workforce and can lead to analysis paralysis. Executives find themselves swamped by reports, dashboards and metrics without clarity on how to action data against their strategic objectives.

Similarly, risk managers face a flood of disconnected data that obscures their risk profile and slows decision-making. This overload makes it harder to spot exposures, protect the business and optimize insurance strategies — turning data into noise instead of action.

<sup>1</sup>Klein, LK, et al. "[Reducing Information Overload in Your Organization](#)," *Harvard Business Review*, 01 May 2023.

# Making Informed and Insight-Driven Decisions

It is not about having all the data — it is about having the right data. It is about zeroing in on the most critical data points, setting an agenda for action and giving leaders across your enterprise a roadmap to make informed decisions that protect your people, property and profits.

Beyond cost optimization and efficiency, leveraging the right data is a catalyst for more human-centric leadership — bringing unification, empathy, accountability and better outcomes to both risk and people strategies.

We see the power of digital transformation in action every time we weather a major storm. When a hurricane is barreling towards your business facilities, real-time data provides ground vision to activate protection and mitigation plans. Beyond physical assets protection — it is vital to know where your employees are located and how benefits can support them to ensure workforce continuity.

Better yet, surround yourself with experts who understand your business and workforce and can further use the data to design tailored risk solutions, aligning with your real exposures — avoiding gaps, controlling costs and ensuring protection where it matters most.



Our differentiation lies in adopting a client-centric strategy for analytics to encourage human-centric decision-making. We analyze data in four steps: assess, develop, measure and optimize. This shows how our benchmarking capabilities, historical losses, predictive analysis, demographic factors, real-time analysis and cost drivers interact and influence one another. These strategies are then aligned with each company's culture and goals to support actionable and prioritized plans.

— **Ryan Lane**

VP, US Gallagher Drive, Gallagher

We understand the importance of real-time catastrophe modeling and impact analysis. To provide a client with real-time information about the development of catastrophes, we start with the client's list of locations and put them into Gallagher Drive to map the information against current weather patterns. This generates alerts to notify about live weather updates that could affect clients' properties, facilities and their people.

Additionally, we analyze potential damage estimates based on the storm's trajectory, including flood modeling to assess risks from flood damage and storm surges that might occur afterwards.

— **Yannick Kwan**

VP, Analytics Consulting, Gallagher

# Key Insights About Data-Driven Consultancy

- 1 Combining technology with human expertise transforms raw data into actionable insights, optimizes total risk cost, broadens employee benefits and fuels organizational growth.
- 2 Integrating risk functions such as limits, claims, total rewards, workforce demographics, employee relations and risk management into one platform simplifies complex workforce and operational challenges and gives businesses clear and transparent solutions.
- 3 Accessing real-time, actionable data optimizes risk management response during critical events.
- 4 Integrating human expertise with unified analytics across organizational and employee risk is a game changer, enabling leaders to make smarter decisions that lower the total cost of risk, enhance employee experience and drive business growth.

## Better Together: Integrating People and Operational Insurance Solutions

The modern workforce faces various challenges, including remote work isolation, mental health pressures, cybersecurity risks, skill gaps that necessitate retraining, limited healthcare access and retirement planning difficulties. Operationally, major risk threatens businesses through cyberattacks, severe weather events, regulatory changes, social inflation, socio-economic volatility, supply chain disruptions and more.

It is important to view people and operational exposures together — for risk managers, human resources and executives to unify strategies that address the health, safety, continuity and financial impact of risk. Implementing an integrated risk management approach that is clear and actionable can streamline decision-making.

Businesses can make appropriate program investments to attract, retain and engage a more contented workforce while optimizing their overall costs. HR directors can leverage a suitable platform to build a complete employee experience, incorporating compensation, talent management, benefits and retirement planning into a unified resource. Risk managers can gain critical insight into workforce behaviors that influence claims, safety and liability. Collaboration enables more accurate risk profiling, better injury prevention, reduces business interruption and helps control costs.

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### Transforming lives through strategic people analytics — how one of our clients broadened benefits beyond employees to their families

We presented a comprehensive package to the company's finance team that systematically brought costs below flat renewals. The solution allowed them to redirect savings into family-forming benefits while staying within their budget. As a result, 28 families started their journeys — families that otherwise wouldn't have had that opportunity.

That's one example of how we use data and analytics on Gallagher Drive to serve a purpose more important than savings. We help companies achieve what they're trying to do for their people.

— **Ryan Lane**

VP, US Gallagher Drive, Gallagher

# The Gallagher Drive Advantage

Employees want to be seen more clearly as individuals with evolving needs and expectations. Operationally, businesses need to develop risk improvement strategies to optimize risk that lead to better insurance terms, increased investor confidence, organizational stability and innovation. Additionally, experienced data-driven human consultancy can maximize both your people and business strategies.

With nearly a century of pioneering innovation in the industry, our expertise allows us to provide tailored, data-driven solutions that bridge workforce gaps, manage risk and fuel organizational growth. Whether you are exploring how to evolve your benefits, mitigate risk, reduce waste or strengthen workforce planning, Gallagher Drive gives you the visibility to move forward with confidence.

## Gallagher Drive in action

- Comprehensive benchmarking that compares risk program structures with industry peers, allowing risk managers to evaluate trends impacting rates.
- Market analysis to show an overview of the insurance market across carriers, which can help businesses optimize cost efficiencies.
- Holistic insights that go beyond individual departmental focus. This consolidates siloed data across Environmental, Health and Safety (EHS), Risk Management and Human Resources (HR) departments, enabling integrated decision-making.
- Insights into the risk ecosystem covering every part of the insurance value chain, ranging from reinsurance to Third-Party Administrator (TPA), wholesale and retail brokerage.

In response to market needs, Gallagher Drive's key focus and approach is human-centered, integrating people insight with broader business intelligence. It has been designed to help leaders curate data-backed solutions that optimize total risk cost and fuel organizational growth.



## Limits

## Claims

## Workforce Demographics

## Employee Relations

## Risk Management

## Total Rewards





Our client-centric strategy interprets data analytics to customize solutions to fit unique business needs. We advocate for the integration of human-centric decision-making using insightful data essential for building a confident future.

With more than 70,000 people working across every industry around the globe, we have the right expertise to help you see your risk holistically — the aspects of property, people and the market — by bringing data, subject matter experts, analysis and insights together to deliver solutions for major business challenges.

Our consultative process, built on trusted relationships, robust data and expert insights, will help your people and your organization face the future with confidence.

Reach out to our experts to learn more about how we can help your business turn data into action.