Gallagher

Insurance | Risk Management | Consulting



Transforming Property Insurance for Higher Education

GovPro is Gallagher's exclusive property program providing consistent coverage, pricing stability, and transparency through disciplined underwriting and a diversified, multi-carrier structure. **CampusPro** is the education-focused tower for higher education and private K-12 institutions, delivering tailored coverage with approximately 20% average savings.

Benefits include:

- $1 billion shared all-risk limit for wind, hail, and named storm;
- Flood and earthquake up to $100 million per member;
- No coinsurance or margin clause; ordinance/law up to $100 million;
- $500 million equipment breakdown; terrorism up to $250 million, including NCBR;
- Risk engineering, appraisals, and centralized claims support.

CASE STUDY

The situation

A private higher education institution needed a more sustainable property solution for a complex campus portfolio. The incumbent program carried a high property premium, a $250,000 AOP deductible and a 5% wind/hail deductible subject to a $250,000 minimum.

How we helped

Gallagher repositioned the account into CampusPro to reduce cost volatility and align coverage with campus operations including academic buildings, residence halls, athletic facilities, museums, fine arts, agriculture, and infrastructure.

PRICING

CampusPro generated approximately **$228K in annualized savings**, representing a **25% property premium reduction**.

TERMS

The AOP deductible improved from **$250,000 to $100,000**, and wind/hail moved from a **5% deductible** to a flat **$250,000 deductible**. CampusPro also provided **$1 billion shared limits** for AOP, named storm, wind and hail.

Organization type
Higher education/private college

Savings
25% annualized property premium reduction

Primary result
Meaningful savings with stronger terms

KEY TAKEAWAYS

1. Purpose-built higher education program
2. Data-driven underwriting strategy
3. Enhanced campus coverages

COVERAGE

CampusPro broadened campus protection with equipment breakdown, inland marine, scheduled and unscheduled equipment, musical instruments, athletic equipment, fine arts, service interruption, valuable papers, debris removal, upgrade to green, and research and development coverage.

The outcome

25%
Property premium reduction

$228K
Annualized savings

$1B
AOP/wind/hail limit

Why it matters

CampusPro improved cost, deductible certainty, and coverage breadth at the same time — delivering a 25% annualized property premium reduction, lowering the AOP deductible to $100,000, eliminating percentage-based wind/hail volatility, and broadening campus-specific coverage.

Connect with us

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