

Gallagher Automotive Solutions

Gallagher Automotive Practice is the principal leader in automotive-related risk management and insurance services in North America. Our team has over 50 years of experience in automotive industry with specialists who have worked for manufacturing companies, public auto dealer businesses, specialty insurers and more.

We are the leading automotive brokerage consulting firm because of our ability to consistently deliver value. We understand that our relationship with our clients is not limited to the placement of insurance. Our core philosophy is about doing what's right and delivering the best for our clients. We support:

- Over 50 automotive specialists worldwide
- Over 2,000 insured locations
- Over \$150,000,000 in automotive premium

We bring unique knowledge and depth in the automotive space—from small, guaranteed cost programs to large, complex, loss-sensitive or self-insured models—and vast capabilities to serve all clients effectively. Gallagher's Automotive Practice leverages its expertise and global resources for organizations in the U.S., Canada and other countries throughout the world.

Programs Designed For:

- Automotive and motorcycle dealers
- Franchised auto and truck dealers
- Car rental operators
- Car rental operator counter products
- Auto and truck leasing companies
- Harley-Davidson motorcycle dealers (specialty program)
- Recreational vehicle dealers
- Auto auctions
- Auto manufacturer and parts
- Wholesale and retail manufacturer financing companies

Gallagher's Automotive Practice specializes in bringing traditional and alternative risk management solutions to our automotive client base. We're dedicated to first understanding and evaluating our customers' needs and then collaborating with their risk management team to bring multiple choices to the table while helping clients make informed decisions based on their tolerance—all with a goal of lowering their total cost of risk.



In order to provide the most appropriate structure, Gallagher Automotive Practice assists you in identifying your goals and objectives including:

- Financial objectives
- Coverage needs
- Risk appetite
- Risk transfer issues
- Regulatory issues
- Airport concession agreements
- Fleeting arrangements
- Accounting considerations

There are a range of personal, injury and market conditions that must be considered when architecting risk management and coverage solutions for you.

Coverages

- Automotive liability
- Contingent lease
- Daily rental operator auto
- Garage liability
- Dealer's open lot
- Business interruption/contingent
- Commercial general liability
- Rental counter products
- Management liability package
- Garagekeepers liability
- Environmental
- Cyber risk liability
- Property (including equipment breakdown)
- Umbrella/excess liability
- Workers compensation/employers liability
- Statutory & Lemon Law Defense
- Employee benefits
- Media/advertisers liability
- Terrorism
- Bonding

Your risk management advisor must know you, your business and your industry. They should discuss the most pertinent industry questions, weigh them and then build a solution that takes them into account. Let us architect a solution for you.



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