



Arthur J. Gallagher & Co.

GALLAGHER AUTOMOTIVE PRACTICE



Automotive Risk  
Management Services

# Tailored Solutions for a Complex Industry

## The Expertise You Need

Our automotive clients have complex challenges. This can include CAT-exposed property and inventory fleet to highly litigious third-party jurisdictions, environmental and privacy/cyber exposures. Understanding these issues, in addition to the impact of the evolving legal environment, is what separates us from other brokers. Gallagher's Automotive Practice consistently brings value to our clients far beyond the insurance transaction, including things such as managerial reporting, premium and cost allocations, total cost of risk analysis, policy analysis and reporting, actuarial support and reserve analysis, claims advocacy and contract evaluation. We also provide world-class service and support to help make your job easier.

We'll ensure you have the most comprehensive coverage at a competitive price. But that's just the beginning. As we learn more about your specific operations and needs, our approach looks at all areas of risk management that your company must focus on, and we will help you understand and manage your program from start to finish, backed by the best customer service in the industry. We go far beyond the placement of insurance, allowing you to focus on your core business and lower your total cost of risk.



# Dedicated Resources for Your Unique Risk Management Needs

## **Risk Management Solutions for Your Business**

Gallagher's 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 the automotive industry, with specialists who have worked for manufacturing companies, public auto dealer businesses, specialty insurers and more.

Our carrier relationships allow us to offer the best terms and conditions available and provide an array of products. 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.



# Serving Clients Across the World

Gallagher's Automotive Practice leverages its expertise and global resources for organizations in the U.S., Canada and other countries throughout the world, including:

- Automotive and motorcycle dealers
- Franchised auto and truck dealers
- Car rental operators
- Car rental operator counter products
- Auto and truck leasing companies
- Motorcycle dealers
- Recreational vehicle dealers
- Auto auctions
- Auto manufacturer, parts, tires
- Large multilocation automotive service companies
- Wholesale and retail manufacturer financing companies



# Put Us to Work for You

## We Deliver Intelligent Solutions & Services

The automotive industry is rapidly expanding and requiring specific coverages and more specialty offerings for those businesses in this realm including:

- Alternative risk and captives
- Automobile liability and automobile physical liability
- Aviation
- Counter products
- Cyber risk liability
- Dealer open lot coverage
- Environmental liability
- Garage liability and garagekeeper's coverage
- Management liability package
- Multinational client services
- Owners excess and commercial umbrella
- Professional indemnity
- Property/premises liability
- Surety bonds
- Trade credit and personal risk
- Terrorism
- Workers compensation/employer's liability

# Risk Management Services and Insurance Products

We provide risk management services and insurance products to cover the unique liability exposures of automobile-related companies across the country, along with other risk management services, including:

- Risk management consulting
- Program design and placement
- Merger and acquisitions due diligence
- Materiality analysis to review the financial impact of deductibles and self-insurance
- Loss and exposure analysis
- Claims and litigation management
- Contract reviews
- Alternative risk financing
- Captive feasibility and formation
- Risk retention group formation
- Finite transactions
- Actuarial support
- Captive management
- Management reporting
- Supply chain evaluation
- Enterprise risk management



# Why Arthur J. Gallagher & Co.

## Small World, Big Network

Arthur J. Gallagher & Co. 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. Gallagher has more than 680 offices in 33 countries and provides client-service capabilities in more than 150 countries around the world through our network of partners. Wherever you are and whatever your risk management needs — we're nearby.

To learn more about what makes our services unique, contact us. Give us the opportunity to share our knowledge and provide you with the best risk management services available in the marketplace today.

## Experience the Difference for Yourself

Gallagher's Automotive team is committed to providing our clients with innovative, cost-effective solutions supported by exceptional service. Through your account team, you'll have access to specialists in property, casualty, directors and officers (D&O) liability, excess and umbrella coverages, workers compensation, loss control, claims advocacy, financial products and international specialists who work with our global network of correspondent brokers. Experience, knowledge, diverse product mix, quality and exceptional customer service make Gallagher's Automotive Practice your complete insurance solution.

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**Gallagher Named One of the  
World's Most Ethical Companies for 2016<sup>1</sup>**

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*We take smarter care of your risk so you can take better care of your business.*

**Reduce your risk. Contact us today.**

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### **Arthur J. Gallagher & Co. at a glance**

- Arthur J. Gallagher & Co. has been designing solutions to meet our clients' unique needs for more than 85 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.
- Founded in 1927 by Arthur J. Gallagher and still run by the founding family.
- A global corporation with a strong heritage and culture, Gallagher is a company with 22,000+ family members.
- Divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distribution, and third-party administration and claims processing.
- More than 680 offices in 33 countries and revenues of \$4 billion in 2015.
- The Gallagher Global Alliance provides client-service capabilities to clients in more than 150 countries around the world. Wherever you are, we're nearby.



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