

City of Coral Gables

Strategic Review For Renewal

05/01/2026-05/01/2027

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Insurance | Risk Management | Consulting

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Overview

Thank you for the opportunity to present this Strategic Review. The purpose of the report and this meeting is to set the stage for your upcoming Property & Casualty renewals. The intent of our **CORE360**® approach is to help you optimize your total cost of risk, thereby improving your profitability, and this discussion is critical to this evaluation.

The report summarizes the key accomplishments from your last renewal (current program), and it examines the current marketplace, our past results and any changes to your organization or risk appetite. It also challenges our past work and suggests future improvements.

We highlight each **CORE360** cost driver, beginning with Insurance Premiums and ending with Contractual Liability. This will not only organize the document but also ensure we are deliberate in driving value to each of your six cost drivers which represent your total cost of risk.

This is an interactive process and we look forward to your strategic input to ensure a successful renewal. The results of this strategy will then be summarized in the Executive Summary, which will accompany your renewal proposal. We know that you have a choice, and we appreciate your business.

Based on our past risk strategies (Stewardship Scorecard) and results, the current State of the Market and any changes in risk or risk appetite, the overriding goal of this meeting is to answer the following questions:

- What is our go-to-market strategy by line of coverage?
- Do we approach additional markets, and if so, which ones?
- What are our renewal expectations or goals by cost driver?
- What additional tools or resources do we need to implement?



CORE360® Stewardship Scorecard

Your **CORE360** Stewardship Scorecard has been developed for you to get a quick snapshot of how we've impacted your total cost of risk over time, by monetizing the cost of risk changes by cost driver.

<p>Insurance Premiums</p>	<ul style="list-style-type: none"> The overall premium decreased 9.3% year over year. Property Premium decreased 16.5%. Package Premium increased 9% due to exposure increases. Excess Workers Compensation Premium decreased 9.2%. Crime Premium decreased 12.2%. Special Risk Liability Premium decreased by 19%
<p>Program Structure</p>	<ul style="list-style-type: none"> No changes in deductibles or retentions in 2025.
<p>Coverage Gaps</p>	<ul style="list-style-type: none"> Liability of watercrafts over 50 ft. are excluded arising out of the ownership, maintenance or use, including loading or unloading. Communicable Disease exclusion remains in effect.
<p>Uninsured & Uninsurable Losses</p>	<ul style="list-style-type: none"> Trees and landscaping on city roads are not covered under the property program Specific Fine Arts
<p>Loss Prevention & Claims</p>	<ul style="list-style-type: none"> Gallagher Loss Control provides 12 days in person loss control/safety training per year at no additional charge. Each day of training may include more than one topic and session. Gallagher Safety Training Education Platform (STEP) is available. 834 Modules Assigned – 810 Modules Completed throughout the City Excess Workers Compensation safety and risk management programs available through Arch partner J. J. Keller & Associates
<p>Contractual Liability</p>	<ul style="list-style-type: none"> We are available to review Insurance Requirements in Contracts upon request. We issued 43 Certificates on your behalf between 5/1/2025 to present.

2025 Marketing Highlights and Results



Marketing Highlights

- ~90 companies/programs approached on the City's behalf.
- Leveraged relationships and market capacity to obtain best pricing and coverage available in current market conditions.
- Considered various retention levels, limits and sublimit to provide the City a comprehensive and cost-effective risk management program Previously presented options below.

Line of coverage	Options presented
Berkley Package	Offered Options for limits of \$2.65M \$1.65M
Excess Workers Compensation	Offered Retention option of \$750K
Equipment Breakdown	Offered Deductible options of \$1,000 \$2,500 \$5,000
Special Risk Liability	Offered limits \$2.5M \$3M \$5M

Results

- Property Program: Negotiated rate decrease of 16.5%.
- Property & Casualty Renewal Program: Achieved \$329,615 (9.3%) in savings.

Marketing Summary

Insurer	Line of Coverage	Response
AWAC	Property	Did not Quote
AmRisc	Property	Capacity Not Needed
Arch	Property	Quoted in \$25m xs \$25m layer
Arris	Property	Did not Quote
Aspen	Property	Did not Quote
AXA XL	Property	Did not Quote
AXIS	Property	Did not Quote
Beazley	Property	In Process - Renewal Created
Berkshire	Property	Quoted
Canopus	Property	Did not Quote
CNA	Property	Sent to Market
Coaction Specialty	Property	Declined - Age & Construction
Core Specialty	Property	Did not Quote
Crum & Forster	Property	Declined due to occupancy
Dellwood	Property	Did not Quote
Eagle	Property	Did not Quote - Awaiting Contract
Everest	Property	Did not Quote
Everest Re	Property	Declined - Due to Modeling
Great American	Property	Declined CAT - Excess X-Wind
Hartford	Property	Indication not Competitive
ICAT	Property	Declined - TIV in CAT Area
Intact	Property	Quoted
Ironshore	Property	Did not Quote
James River	Property	Excess Only Capacity Player
Kemah Capital	Property	Indication not Competitive
Kinsale	Property	Quoted
Lancashire Specialty	Property	Quoted
Lexington	Property	In Process - Renewal Created
Markel	Property	Quoted
Mitsui Sumitomo	Property	Did not Quote
Munich Re	Property	Did not Quote
Navigators	Property	Did not Quote
Paragon	Property	Did not Quote
R.B. Jones	Property	Did not Quote
Risksmith	Property	Did not Quote
Rivington Partners	Property	Did not Quote
RLI	Property	Did not Quote
RSUI	Property	Did not Quote
Sompo	Property	Did not Quote
SRU	Property	Did not Quote
Swiss Re	Property	Did not Quote
Trium	Property	Quoted
Velocity	Property	Did not Quote
W/R/B	Property	Quoted
Westchester	Property	Declined - Could not Compete

Insurer	Line of Coverage	Response
Westfield Specialty	Property	Did not Quote
Zurich	Property	Did not Quote
Berkley (incumbent)	Public Entity Package	Quoted
Munich Re	Public Entity Package	Declined - Could not Compete
Euclid	Public Entity Package	Declined - Could not Compete
Ambridge (Brit)	Public Entity Package	Declined - Could not Compete
Safety National	Public Entity Package	Declined - Cannot Write w/o WC
Old Republic	Public Entity Package	Declined - Could not Compete
Egis	Public Entity Package	Declined - Law Enforcement
Arch (incumbent)	Excess Workers Comp	Quoted - 2 year rate guarantee
Chubb	Excess Workers Comp	Declined - Could not Compete
Midwest Employers	Excess Workers Comp	Quoted
Ascot	Excess Workers Comp	Declined - Police & Fire
Travelers	Equipment Breakdown	Quoted
Liberty	Equipment Breakdown	Could not Compete
HSB	Equipment Breakdown	Could not Compete
Hartford (incumbent)	Business Travel	2 year prepaid policy
AIG	Business Travel	Pending
Hartford (incumbent)	Finance Director's Bond	Quoted
Hartford (incumbent)	Golf & Country Club Bond	Quoted
Hartford (incumbent)	Youth Center Bond	Quoted
Ascot	Pollution Liability	Quoted
Hanover -(incumbent)	Crime	Quoted
Travelers	Crime	Quoted
Chubb	Crime	Could not Compete
Great American	Crime	Could not Compete
Ironshore	Crime	Declined - Could not Compete
Zurich (incumbent)	Sports Accident	Quoted
AIG	Sports Accident	Quoted
Berkley	Sports Accident	Could not Compete
Everest	Sports Accident	Quoted
Hartford	Sports Accident	Quoted
Crum & Forster (incumbent)	Special Risk Liability	Quoted
Trium (Lloyds)	Special Risk Liability	Quoted
AJG UK	Terrorism	Did not Quote
McGowan (incumbent)	Terrorism	Quoted Terrorism
AJG UK	Workplace Violence	Did not Quote
McGowan (incumbent)	Workplace Violence	Quoted Deadly Weapon
Voyager	Flood	Quoted
RSUI	Flood	Did not Quote
Lexington	Flood	Did not Quote
Floodwatch	Flood	Did not Quote
reThought	Flood	Declined
RPS Flood Program	Flood	Declined

City of Coral Gables

Insurance Premiums



Policy Type	Carrier	2023-2024	2024-2025	2025-2026	YOY Change %	Comments
Property	Various	\$2,779,657	\$2,455,692	\$2,048,000	-16.6%	2023 Premium included 19% quota share by City 2024 and 2025 Premium included 100% placement.
Excess AOP only \$25M xs \$50M	Various	\$25,000	\$30,000	\$27,000	-10%	
Property Subtotal		\$2,804,657	\$2,485,692	\$2,075,000	-16.5%	
Package	Berkley	\$500,000	\$566,000	\$617,000	9%	Increase primarily due to exposure increase – Gross Operating Exposure 6.9% Increase Payroll increase 0.6%
Excess WC	Arch	\$154,821	\$166,771	\$151,416	-9.2%	Payroll increased by .6%. Two-year policy option available
Equipment Breakdown	Travelers	\$11,503	\$14,792	\$13,995	-5.4%	
Business Travel	Hartford	\$750	\$750	\$750	0%	2-year Annual Installment \$750 annually, \$1,388 2 year pre-paid
ADD Police and Fire	Hartford	\$12,053	\$12,053	\$12,713	5.5%	2-year Annual Installment. \$13,039 annually, \$24,121 2-year prepaid Increase due to increased exposure
Diana Gomez Bond	Hartford	\$1,138	\$1,138	\$1,138	0%	
Golf and Country Club Health Studio Bond	Hartford	\$250	\$250	\$250	0%	
War Memorial Youth Center Health Studio Bond	Hartford	\$250	\$250	\$250	0%	
Pollution Liability	Ascot	\$35,535	N/A	\$37,810	6.4%	2 Year Prepaid: Increase due to general rate increases over two-year period and maturing retro dates. Includes TRIA
Crime	Hanover	\$9,561	\$9,657	\$8,482	-12.2%	
Accident Sports	Zurich	\$9,410	\$9,780	\$9,780	0%	
Special Risk Liability	C&F	\$59,614	\$55,633	*\$45,000	-19%	New Carrier for 2025
Terrorism Property & Liability	McGowan	\$26,000	\$20,915	\$20,665	-1.2%	
Deadly Weapon Protection	McGowan	\$10,903	\$11,004	\$10,886	-1.1%	Option: Off-Premise Coverage @ \$2,800 Est. Additional Premium
Flood	Voyager	\$97,751	\$114,911	\$135,450	17.9%	Covers 18 Location. Market rate increase
EMPA, FEES & TRIA		\$2,818	\$1,152	\$548		
Broker Fee		\$90,000	\$90,000	\$90,000	0%	
Total Cost of Program		\$3,827,014	\$3,560,748	\$3,231,133	-9.3%	



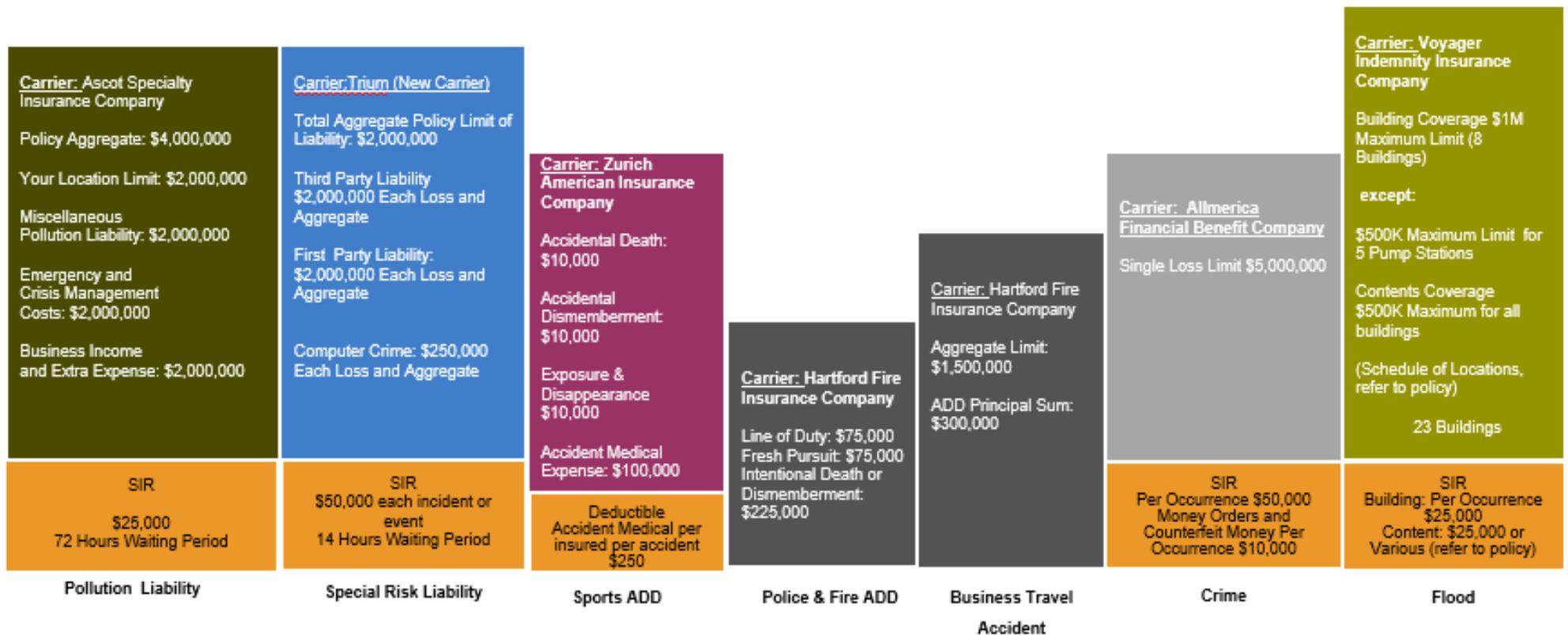
Existing Program Structure

**\$50MM Named Windstorm Limit
\$25MM xs \$50MM All Other Perils Limit**

<p>\$25M xs \$50M per Occurrence Perils: All Risk of Direct Physical Loss or Damage Excluding Flood, Earth Movement, and Windstorm or Hail associated with Named Storm 115% margin clause</p>	<p>Carrier: Certain Underwriters at Lloyd's</p> <p>Property Limit \$100,000,000</p> <p>Liability Limit \$25,000,000</p> <p>Deadly Weapon Protection Limit \$1,000,000</p>	<p>Carrier: Travelers Property Casualty Company</p> <p>Total Limit \$250,000,000</p>	<p>Carrier: Gemini Insurance Company</p> <ul style="list-style-type: none"> • General Liability \$4,650,000 per occurrence \$9,000,000 Annual Aggregate Includes: Law Enforcement Activities \$4,650,000 Each Wrongful Act and \$4,650,000 Annual Aggregate • Automobile Liability \$4,650,000 per occurrence • Public Officials, Employment Practices & Employee Benefits Liability * \$4,650,000 per Claim \$5,300,000 Annual Aggregate. Includes: Limited Sexual Misconduct Incident Liability* \$4,650,000 Each Claim and Annual Aggregate • Crisis Management Expense \$35,000 Each Crisis Event and \$35,000 Annual Aggregate <p>* Claims Made Coverage applies. Refer to policy for applicable Retroactive Date and Limits</p>	<p>Carrier: Arch Insurance Group</p> <p>Excess Workers Compensation: Statutory Employers Liability: \$1,000,000 Each Accident / Each Employee for disease or cumulative injury</p> <p>Retention: \$1,000,000</p>
<p>\$25MM XS \$25MM per Occurrence Perils: Peril Risk of Direct Physical Loss or Damage Excluding Flood, Earthquake and Equipment Breakdown Blanket</p>				
<p>First Excess Layer \$15MM XS of \$10MM Per Occurrence Peril Risk of Direct Physical Loss or Damage Excluding Flood, Earthquake and Equipment Breakdown Blanket</p>				
<p>\$10MM in any Occurrence Primary Property XS Deductible Perils: All risks of Direct Physical Loss or Damage including Flood and Earth Movement, excluding Boiler and Machinery Blanket</p>				
<p>Deductibles: -\$100,000 per Occurrence All Other Perils -72 –Hour waiting for Time Element -\$100,000 Earthquake -Flood \$100,000 Excess Maximum NFIP Limit available for Special Flood Hazard Areas for Special Flood Hazard Areas (Prefix A or V) -5% of Total Insured Values affected at per unit subject to \$250,000 per occurrence minimum Flood as a result of Named Windstorm -5% of the replacement cost value of each unit of insurance as per schedule on file subject to a min deductible of \$250,000 per occurrence per occurrence in respect to Named Windstorm and Hail -\$100,000 per occurrence All Other Windstorm of Hail</p>				
Property Including Pumps & Fountains	Property & Liability Terrorism	Boiler & Machinery	Public Entity Liability	Workers' Compensation

Please note that coverages are not drawn to scale and actual policy verbiage should be consulted for coverage terms and conditions

City of Coral Gables Ancillary Lines

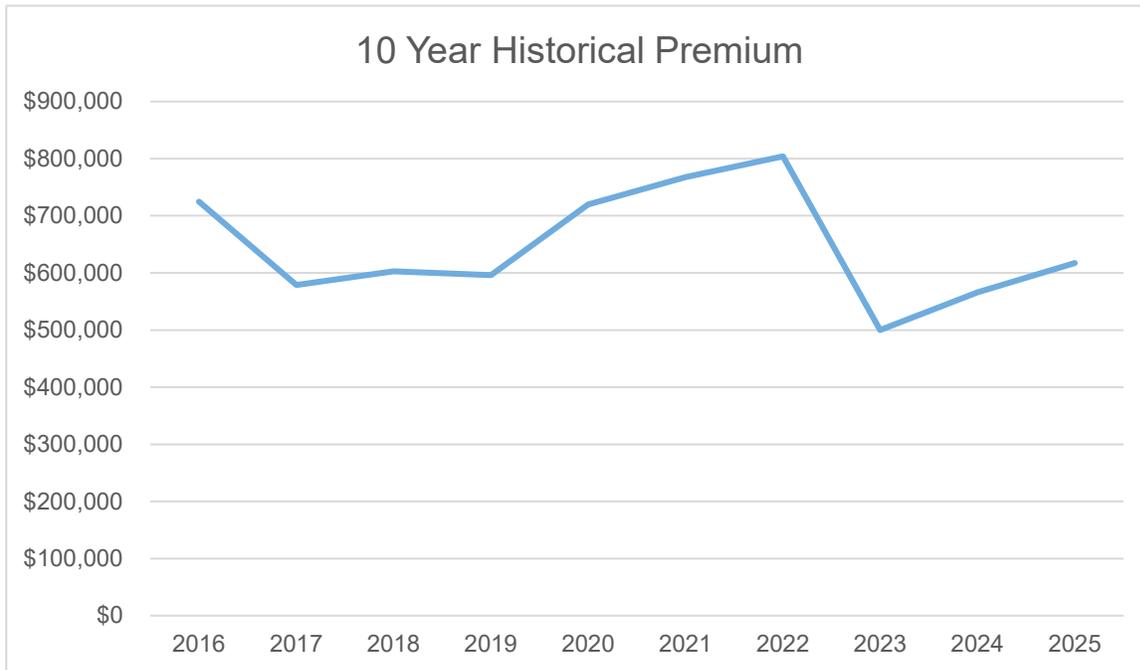


Please note that coverages are not drawn to scale and actual policy verbiage should be consulted for coverage terms and conditions

Historical Insurance Premiums

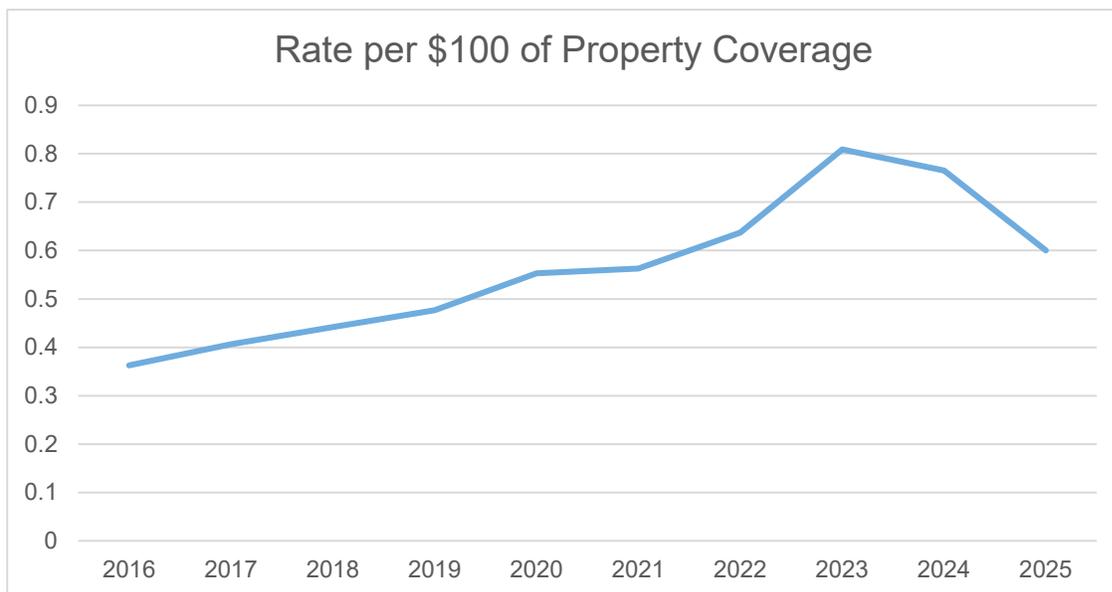


10 YEAR PACKAGE PREMIUM COMPARISON



Policy Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Premium	\$725,000	\$579,000	\$603,000	\$596,000	\$720,000	\$767,500	\$804,000	\$500,000	\$566,000	\$617,000

10 Year Historical Property Rate



Policy Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Property Rate	0.3627	0.4065	0.4419	0.4768	0.5527	0.563	0.637	0.809	0.7192	.6005

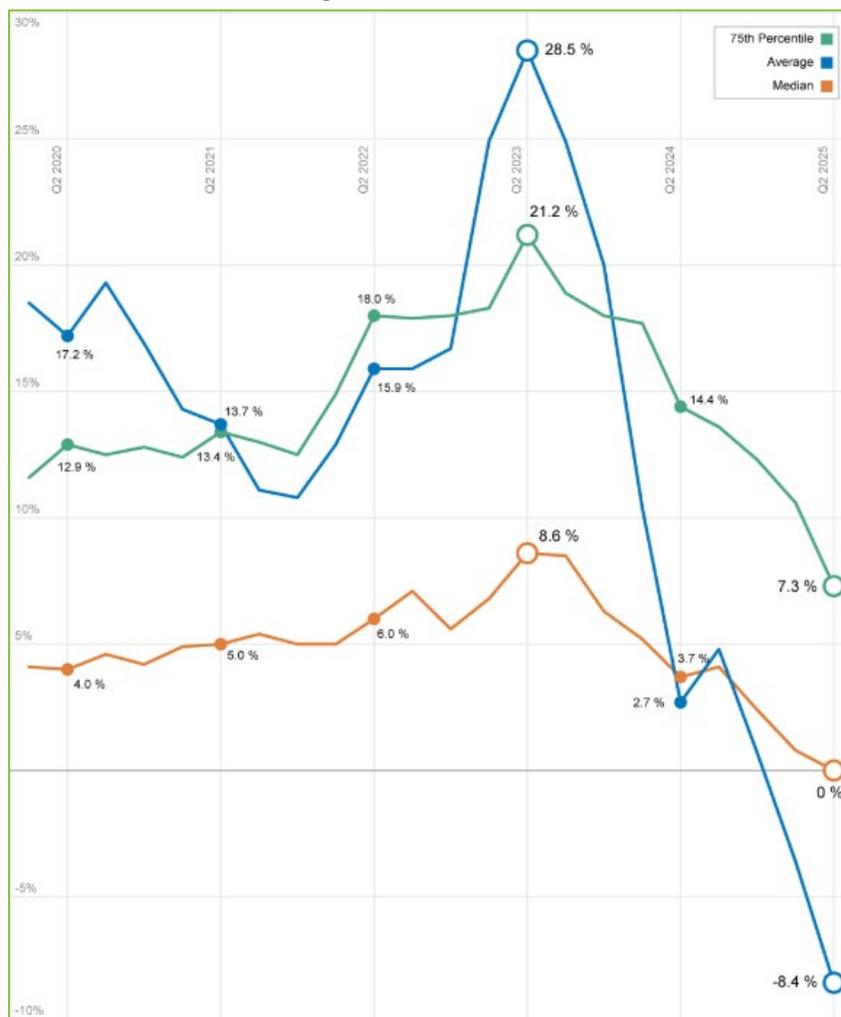
Insurance Market Report

2025 Florida Public Sector Market Conditions Report

Property Market Overview

- The **Property Market** is currently favorable to clients, marked by abundant capacity across domestic, London, Bermuda, and global reinsurance capital markets.
- Insurers have increased their risk appetite and capacity, resulting in lower prices.
- Property treaty reinsurance renewals have been more favorable than expected, despite significant wildfire losses earlier in the year.
- The ample property catastrophe capacity and falling premium rates are driven by insurer profitability and the desire to retain existing clients and support growth.
- Catastrophe-driven layered and shared programs, which previously faced significant rate increases, are now benefiting the most from current market conditions, with oversubscription driving competition and resulting in significant rate relief.

Property Premium Change
Median, Average, and 75th Percentile Over Time



Casualty Market Overview

General Liability

- A more moderate market is emerging with minimal rate increases anticipated unless driven by loss individual experience.

Auto Liability

- We continue to see rate increases, particularly on excess limits, which insurers are looking to manage due to outsized verdicts in many jurisdictions.

Law Enforcement Liability

- Insurers continue to protect their portfolios by reducing limits afforded any one account.
- Rates continue to see upward pressure.

Public Officials & Employment Practices

- The marketplace continues to see nominal rate increases with some carriers implementing new restrictions.
- Federal claims continue to drive many of the losses in these coverages.
- Staffing levels concern underwriters.
- Escalating jury awards, social inflation, third party litigation funding as well as changes to tort protections are all impacting line adversely.

Excess Workers Compensation

- No new insurers entering this market segment.
- As rates have risen, there is a little more competition amongst the few players in this space.
- While claims frequencies continue declining, catastrophic claims continue to grow at unprecedented rates, primarily driven by increased medical costs and enhanced medical technologies.
- There continues to be pressure on retentions, especially for Police & Fire.

Cyber

- Overall, cyber market is competitive.
- After years of rate and deductible increases driven by insurers creating a more sustainable environment, recent years have seen positive marketing results with improved terms and conditions.

Note: These general market observations are provided as a high-level guide for overall expectations, but actual results are highly dependent on individual account performance and historical profitability with insurers.

Renewal Strategy

Every year we should consider three “go to market” strategies by line of coverage, based on this strategy discussion. These are the three strategies along with possible considerations of each:

1. **Negotiate and renew with the incumbent carrier(s).** This is preferred if we:
 - Believe we can achieve the renewal goals without additional competition.
 - Tested this carrier with competitors in the last few years.
 - Recently paid a large claim or had a bad loss year and are willing to be fair and competitive at renewal.
 - Are happy with the carrier’s service.

2. **Negotiate with a few carriers, including the incumbent.** This is preferred if:
 - We are trying to consolidate the number of carriers on all your policies.
 - We are ready to test the market for a variety of reasons, but keep the competition contained and are confident this short list will be competitive.
 - There are not many markets as options, due to the risk.

3. **Negotiate with, as many markets as we think are viable.** This is preferred if:
 - The incumbent market is non-renewing or is driving you to move.
 - The incumbent has had no competition for more than 10 years.
 - There have been significant changes of risk, risk appetite or personnel from Client or carrier.

Coverage	Go to Market (“Yes/No”)	Coverage	Go to Market (“Yes/No”)
Commercial Package	Yes	Bond - Golf and Country Club Health Studio	No
Property	Yes	Bond - War Memorial Youth Center Health Studio	No
Excess Workers Compensation	Yes	Bond - Finance Director	No
Deadly Weapon Protection	Yes	Accidental Death & Dismemberment – Sports	Yes
Equipment Breakdown	Yes	Crime	Yes
Flood	No	Pollution (2025-2027)	N/A
Statutory AD&D (2025-2027)	N/A	Business Travel (2025-2027)	N/A

2026 Risk Update

Governmental Operational Risks

- Changes in strategic initiatives.
- Major staffing reductions or changes.
- Changes in Risk Management or Safety/Risk Control.
- Outsourcing or insourcing of any departments.

Contractual – Third Party

- Newly assumed contractual liability, granting of indemnities or hold harmless agreements.

Insurance Exposure Update

- Property Schedule – Review of covered properties and updated valuation
- Payroll Projections
- Fleet
- Budget
- Exposure Summary

Exposures	2024-2025	2025-2026	% Change
Gross Operating Expenditures	\$260,900,000	\$279,060,000	6.9%
Number of Employees (FT & PT & Seasonal)	1,134	1,023	-9.8%
Number of Autos	696	698	.3%
Payroll	\$88,519,463	\$89,068,252	.6%
Armed Officers	213	210	-1.4%
Population	49,193	49,353	.3%
TIV	\$345,607,823	\$345,555,072	-.02%
Rate per \$100	\$0.7192	0.6473	-9%
Sports Program number of participants	13,774	16,896	22.7%
Schedule of Values	2024-2025	2025-2026	% Change
Building	\$286,408,101	\$286,408,101	0%
Contents	\$14,298,322	\$14,298,322	0%
Vehicles	\$18,436,967	\$18,436,967	0%
Golf Carts	\$179,433	\$179,433	0%
BI	\$5,285,000	\$5,285,000	0%
EDP	\$14,000,000	\$14,000,000	0%
EDP EE	\$2,000,000	\$2,000,000	0%
Account Receivable	\$1,000,000	\$1,000,000	0%
Fine Arts	\$3,500,000	\$3,447,249	-1.5%
Valuable Papers	\$500,000	\$500,000	0%
Pump Stations	Included	Included	
Fountains	Included	Included	
Seawalls & Docks (Values Included Above)	\$3,904,250	\$3,904,250	0%
Total	\$345,607,823	345,555,072	-.02%

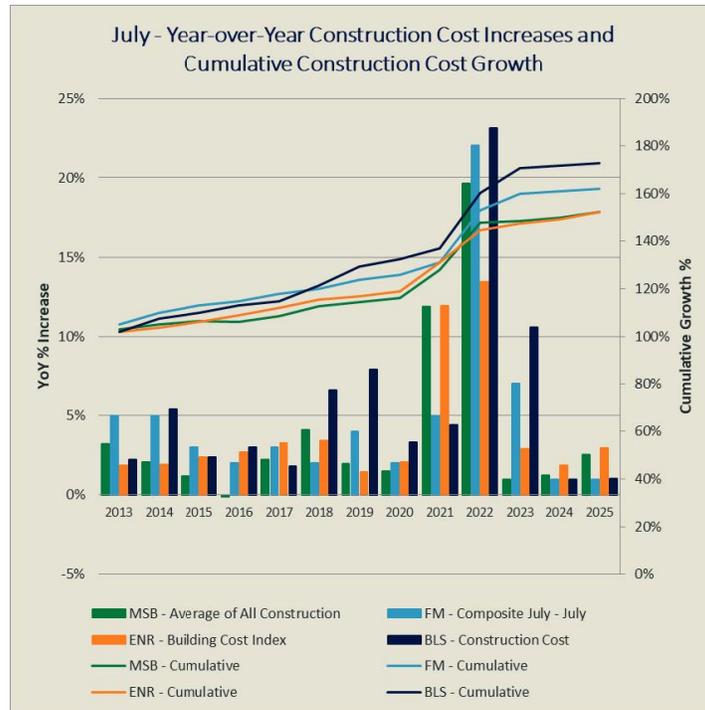
2026 Property Valuations

2025 Construction Cost Trends

- BLS Construction Cost: 1.0% (US Bureau of Labor & Statistics)
- ENR: Building Cost Index: 3.0% (Engineering New Record)
- FM Composite: 1.0% (FM Global)
- MSB Average of All Construction: 2.6% (Marshall & Swift)

Average: 1.9%

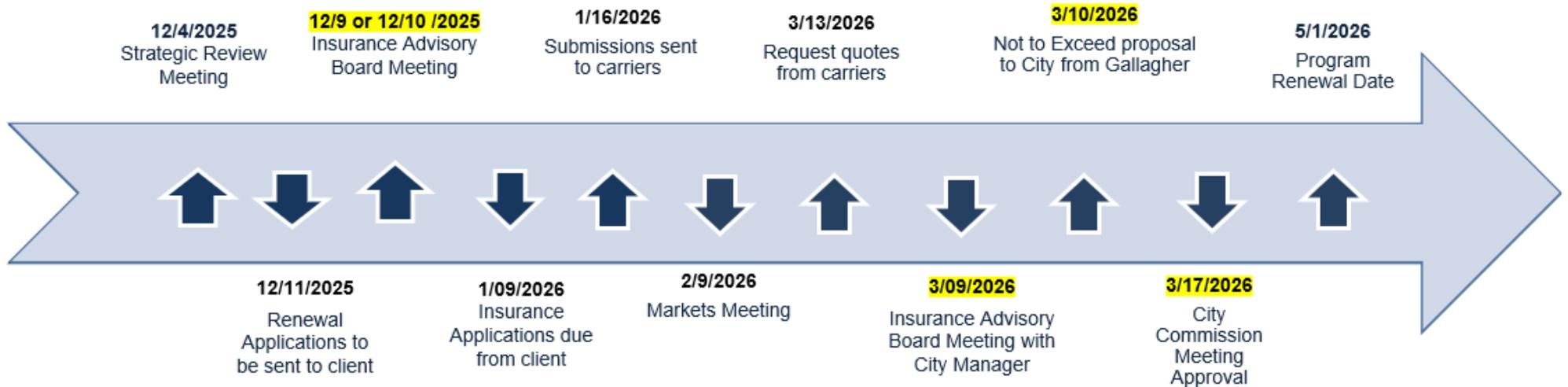
Source CBIZ July 2025 Cost Trend Update



Property Appraisals

- Completed for 2023 Renewal
- Appraisal Options
 - Table-Top Appraisal for Buildings Previously Appraised
 - Stagger over 2 Year Period

2026 City of Coral Gables Property and Casualty Insurance Program Renewal Timeline as of 12/2/2025



Your Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

Name/Title	Phone	Email	Role
Primary Service Team			
Maria Perez Area Executive Vice President	(305) 592-6090	Maria_Perez@ajg.com	Producer- Team Leader
Ilene Abella, CPCU, ARM-P, AAI Area Senior Vice President	305-639-3106	Ilene_Abella@ajg.com	Producer- Co-Team Leader
Kathy Hill, CIC Area Assistant Vice President	(561) 998-6785	Kathy_Hill@ajg.com	Client Service Manager
Bridgette Geist, CLCS Client Service Manager	(561) 998-6771	Bridgette_Geist@ajg.com	Client Service Manager
Tara Morrone Client Service Manager	(561) 995-6706	Tara_Morrone@ajg.com	Flood Specialist
Claims Management			
Scott Clark Claims Advocate Senior, Area VP	(561) 998-6815	Scott_Clark@ajg.com	Senior Claims Advocate
Loss Control			
Jim Smith Regional Risk Control Leader	(561) 998-6809	Jim_Smith@ajg.com	Regional Risk Control Leader

Thank You for Your Business

We have enjoyed our partnership and appreciate the continued time, support and confidence you have placed in us as your risk management team. This past year has been successful as evidenced by your scorecard. Your total cost of risk is being impacted favorably and our strategy for this upcoming renewal continues to focus on ways to improve this positive impact on your profitability. Thank you.

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For nearly a century, we've been there for our clients. Providing tailored and comprehensive solutions for their businesses. Developing effective risk management strategies to reduce their total cost of risk and support the wellbeing of their organizations and people.



Insurance | Risk Management | Consulting

Founded in
1927

\$11.3B
Total adjusted brokerage and risk management revenues
Full year 2024

8%
Organic growth rate, combined total brokerage and risk management segments
Full year 2024

\$76.1B
Market cap
As of January 30, 2025

70,000
Employees worldwide
As of August 19, 2025

1,300+
Offices globally

130+
Countries served

HELPING YOU FACE YOUR FUTURE WITH CONFIDENCE

Finding the right solution for your business, no matter what challenges you face.

Casualty/Property	Executive and Financial Risk
Commercial Surety & Bonds	Financial Consulting
Credit & Political Risk	Benefits Consulting
Cyber	Talent Consulting

28+ INDUSTRY PRACTICES

Aerospace	Asia Pacific	Automotive	Construction	Crop	Cyber	Energy	Entertainment	Environmental
Equity and M&A	Financial Institutions	Fine Arts, Jewelry & Specie	Food & Agriculture	Healthcare	Higher Education	Hospitality & Restaurant (GBS)	Law Firms	Life Sciences
Manufacturing	Marine	Nonprofit	Public Sector & K-12 Education	PEO & Temporary Staffing	Private Client Services	Product Recall	Rail	Real Estate & Hospitality
Religious	Restaurant	Risk Management	Senior Living	Technology	Transportation			

A HISTORY OF INTEGRITY

Dedicated to doing what's right for our clients, colleagues and communities.

Since 1927, Gallagher has led with integrity, ethics and purpose — the building blocks of The Gallagher Way. Founded on the principles of transparency and accountability, we've upheld our commitment to ethical business through decades of growth, change and expansion. For nearly a century, we've proudly built a reputation of trust and integrity with our clients and colleagues.

And we're just getting started.

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About Gallagher

FOUNDED IN
1927

\$11.3B

TOTAL ADJUSTED
BROKERAGE &
RISK MANAGEMENT
REVENUES (2024)

1,300+

OFFICES GLOBALLY

130+

COUNTRIES SERVED

70,000+

EMPLOYEES WORLDWIDE

Our Network of Offices



HUMAN
RIGHTS
CAMPAIGN
FOUNDATION

2025

EQUALITY

100

Leader in LGBTQ+
Workplace Inclusion

Forbes 2023

AMERICA'S
BEST LARGE
EMPLOYERS

POWERED BY STATISTA

SOCIAL RESPONSIBILITY

COMPANYWIDE FOCUS ON ETHICAL CONDUCT,
EMPLOYEE HEALTH AND WELFARE, ENVIRON-
MENTAL INTEGRITY AND COMMUNITY SERVICE.

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