

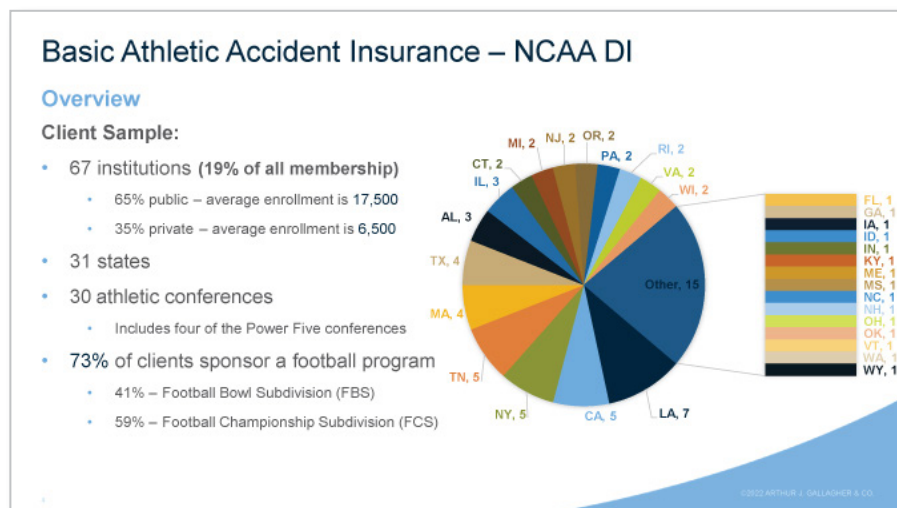
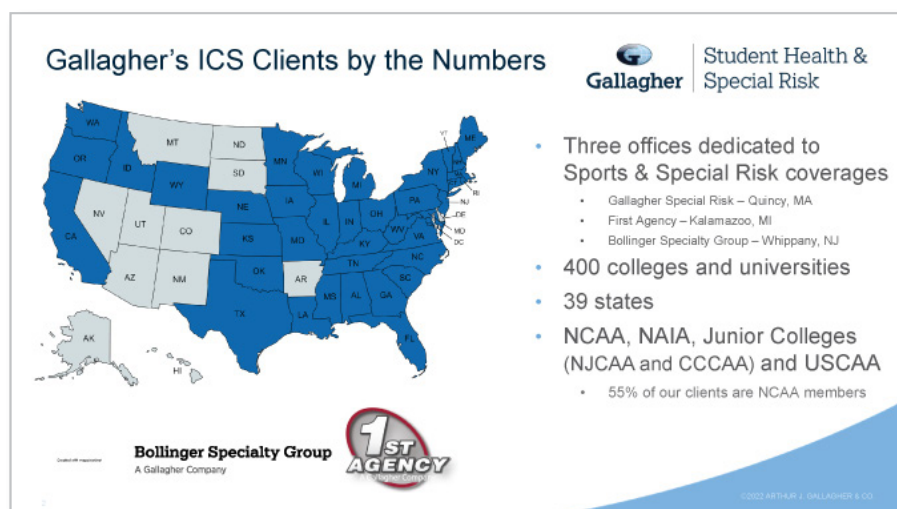


NCAA DI | Member Institution Client Benchmarking

As the leading national broker in the intercollegiate athletic accident market, Gallagher Special Risk is pleased to present our Annual Client Benchmark Summary for the 2022-2023 policy year. With three offices supporting 400 colleges and universities nationwide, this benchmark report provides higher education institutions and their athletic departments with valuable insight into how their peer institutions structure coverage for student-athletes.

As the only benchmark summary of its kind available in the intercollegiate athletic accident market, the report offers a deep-dive into details of how Gallagher's client institutions structure their programs. You can benchmark your existing program on details such as:

- Program structure — fully insured vs. self-funded?
- Per injury maximums and deductibles — self-funded deductible?
- Annual premiums and program costs
- Accidental death and dismemberment (AD&D) benefits
- Benefit period
- Impact of institution-sponsored student health plans — athletic injuries covered?
- Coverage for club and intramural sports



Reports are available for NCAA DI, DII, DIII, NAIA and junior college (NJCAA & CCCAA) institutions. Please reach out to your Gallagher representative or the Gallagher Special Risk Team today to set up an expert review and benchmark analysis.



Decades of Experience in Sports & Special Risk

Risk Identification: Are All of Your Bases Covered?

Gallagher Student Health & Special Risk specializes in meeting the athletic and special risk insurance needs of intercollegiate, club and intramural athletic programs for colleges and universities. For nearly 30 years, Gallagher has tailored high-quality, comprehensive and affordable Athletic Accident programs based on the unique needs of our client institutions.

Identifying every potential category of risk is a difficult task that is frequently pushed to the sidelines in the planning process. We have developed a systematic process to confirm each institution has the best coverage in place for their student athletes and the right policies to effectively manage coverage.

Athletic Insurance Coverage: A Team Effort

We are committed to providing the highest-quality service and support for our clients. Our dynamic business model and team of experts enable us to cater our service model to meet the specific goals and needs of all campus stakeholders. Streamlining the claims process and promoting transparency between all parties ensures the best coverage and support for your program.

From claims advocacy and analysis to renewal marketing and risk management recommendations, Gallagher will work alongside your institution to tailor your insurance solution.

Our standard services include:

- **Account Management**
- **Loss Control & Best Practice Recommendations**
- **In-house & Third Party Claims Administration Options**
- **Peer Benchmarking and Detailed Claims Analysis**
- **Claims Advocacy & Insurance Coordination**





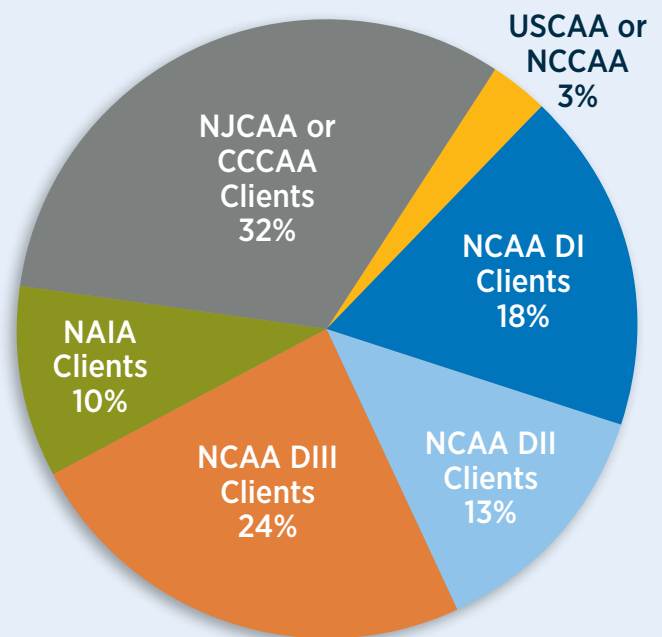
The Gallagher Special Risk team offers a variety of comprehensive and flexible products to address the unique needs of our students, faculty, institutions and alumni. Our offerings allow client institutions to provide a complete menu of insurance products and services to meet the needs of your students and faculty. For more information on these services, please visit gallagherstudent.com.

Athletic Coverage and Services Available:

- Intercollegiate Athletic Accident Insurance
- Fully Insured and Self-funded options
- In-House Claims Administration and Third Party Claims Administration Options
- Catastrophic Accident Insurance Plans
- High Limit, Accidental Death and Dismemberment
- Primary Health Insurance – Domestic and International Student-Athletes
- Insurance Verification
- Camps, Clinics and Special Events Insurance
- Club & Intramural Sport Accident Plans – Basic and Catastrophic
- Event Cancellation and Loss of Revenue
- Coach Bonus Insurance
- General Student Accident Insurance
- Discount Networks and Services

Gallagher Special Risk Quick Facts

Over 400 College and University Client Programs Nationwide



4 Offices Nationwide Focusing on Athletic Accident Insurance

Quincy, MA

Kalamazoo, MI

Whippany, NJ

Sacramento, CA