

Global Innovation Awards 2025 - Finalist

Submission Category: Property & Casualty

1. LOGISTICS

Submission Title	Gallagher: Global Data & Technology Capabilities
Company Name	Gallagher
Impact: What is the scope of the problem being solved, whether for your employees, customers, industry, or society?	We have observed that the demand for more data in renewal discussions has become increasingly critical. Technology plays a pivotal role in making data more accessible, understandable, and actionable. Clients need more choices in how they access and utilize data, with self-serve options that empower them to take control. Innovation in data and technology within the insurance sector is key to providing clients with affordable and creative solutions, allowing them to be more nimble and proactive in their decision-making.
	Technological advancements enable faster insights, giving clients ample time to make informed decisions before going to market and incorporating that information into their submissions. As a result, clients are better equipped to navigate the complexities of the insurance industry and achieve their strategic goals. As technology continues to advance, partnering with experts is essential to mitigate risks and fully leverage technological benefits.
	Gallagher addresses key challenges in the insurance industry by integrating expertise with digital capabilities, providing comprehensive solutions for employees, customers, and the industry. Our approach focuses on effectively positioning risk profiles, making information consumable throughout the sales cycle, and emphasizing collaboration and expert involvement to win deals. We tackle emerging risks like supply chain disruptions, cyber threats, and weather events with robust risk management strategies. Gallagher's digital offerings enhance decision-making by delivering timely, actionable insights, aiding strategic planning, and optimizing risk management. Our platforms allow for benchmarking, performance evaluation, and effective market positioning, helping clients manage expectations and articulate value through data-driven insights. This comprehensive approach differentiates Gallagher by offering complete solutions that empower stakeholders and drive impactful outcomes.

Our digital platforms are designed to simplify complex data and analytics, transforming them into accessible, timely, and actionable insights. These platforms empower our employees, brokers, clients, and carrier partners by presenting data in a manner that enhances decision-making processes, making them more powerful and impactful. The user-friendly interface and real-time data delivery ensure that users can swiftly interpret and act on insights, leading to immediate and significant operational improvements.

They allow risk managers to compare risk program structures with industry peers, understand market trends, optimize insurance placements, and ensure efficient risk transfer. Users can evaluate program performance and pinpoint areas for improvement, leveraging relevant information on capital utilization to protect assets and optimize the total cost of risk.

Moreover, these platforms offer benchmark comparisons, enabling brokers to market clients to carriers effectively and implement superior loss control solutions. They aid clients in managing internal expectations regarding insurance and risk costs, articulating the value they provide to their organizations through data-driven insights.

Creativity:

How does this innovation stand apart from alternatives in the marketplace?

At Gallagher, creativity is not just a concept; it's a driving force behind our digital transformation. When we embarked on enhancing our digital capabilities, we embraced the philosophy encapsulated in the phrase: "the simple leads to the spectacular." This guiding principle is the cornerstone of our cutting-edge data and analytics platforms that exemplify innovation and creativity.

Gallagher's innovation, particularly through Gallagher Drive, stands out in the marketplace by simplifying complex data and analytics. This innovation makes information easier to digest, timely, and faster to access, empowering employees, brokers, clients, and carrier partners to make confident decisions. Gallagher uniquely combines insights into industry rates, losses, and limits, offering a comprehensive approach to capital allocation. Feedback from carrier partners and clients indicates that Gallagher is the only broker providing this holistic view, helping clients make informed decisions on capital allocation.

A key differentiator for Gallagher is its long-term commitment to digital products and innovation. Unlike competitors who focus on short-term solutions, Gallagher invests in programmatic solutions that evolve and improve over time. Gallagher Drive, which has been around for seven years, exemplifies this commitment by continually getting better and smarter. This sustained investment ensures clients receive accurate rate information and actionable insights, enhancing their decision-making capabilities and setting Gallagher apart in the industry.

Gallagher Drive's innovation lies not only in its ability to simplify complex data but also in its comprehensive approach to capital allocation. By offering insights into industry rates, losses, and limits, we provide clients with a complete picture that enables them to make well-informed decisions. This level of detail and integration is unmatched in the industry, making Gallagher Drive a powerful tool for optimizing risk management strategies. Our ongoing commitment to product development and customer-centric solutions ensures that we continue to lead the market, helping our clients and carrier partners achieve their goals with confidence and efficiency.

These platforms are a testament to our commitment to creativity and innovation, transforming the complex into the spectacular and empowering our stakeholders with the confidence to make informed decisions. This platform not only enhances operational efficiency but also

	redefines the way we approach risk management and insurance solutions, setting a new standard in the industry.
Scalability: How can others, whether inside or outside the insurance industry, leverage this innovation to enhance its impact?	Gallagher's commitment to innovation extends beyond the boundaries of the insurance industry, offering transformative data and technology capabilities that empower organizations across various sectors. Our advanced solutions are designed to enhance decision-making, optimize operations, and drive impactful outcomes, demonstrating the far-reaching potential of our technological advancements. At the heart of this innovation is Gallagher Drive, our state-of-the-art
	analytics platform. While it is a cornerstone of our insurance operations, its applications are versatile and can be leveraged by organizations both within and outside the insurance industry. By transforming complex data into clear, actionable insights, Gallagher Drive enables businesses to make informed decisions with confidence, fostering a culture of data-driven excellence.
	Gallagher Drive empowers risk managers across various industries by enabling them to benchmark risk programs, understand market trends, and optimize strategies, thereby efficiently managing risk exposure and reducing costs. The platform enhances operational efficiency with real-time data and a user-friendly interface, allowing organizations in sectors like finance, healthcare, and manufacturing to streamline processes and boost productivity. It supports strategic decision-making by providing tools to evaluate performance and optimize resources, aligning with organizational goals for sustainable growth. Additionally, Gallagher Drive facilitates benchmarking and market positioning, helping businesses enhance their competitive edge and deliver exceptional stakeholder value.
	Gallagher's data and technology capabilities are a testament to our dedication to innovation and excellence. By offering solutions that transcend industry boundaries, we empower organizations to harness the power of data, enhance their impact, and achieve transformative results. Our commitment to leveraging technology for broader impact underscores our role as a leader in driving positive change across industries.
Additional information:	See our latest videos, testimonials and take a test drive of Gallagher's digital capabilities at https://www.ajg.com/gallagher-drive/ .