

# AN EDUCATION POOL, A NATIONAL BROKER, AND GB RISK MANAGEMENT


## SUPERIOR CLIENT SERVICE AND ACTIONABLE DATA INSIGHTS DELIVER CONSISTENT OUTCOMES FOR MEMBER-OWNED EDUCATION POOL

Intergovernmental pools bring together a wide array of individual client members, each with their own distinct culture, challenges, and local environments. These unique needs coalesce to form an ecosystem around a shared purpose of balancing and mitigating risk. Pools have defining needs and characteristics that must be addressed to support their successful operation. Accordingly, navigating the needs of each pool member requires investment in specialized staff, financial reporting tools, and RMIS capabilities necessary to function as one entity. We will explore how one pool leveraged GB's concentrated leadership team to drive up net promotor scores through increased training and quality controls.

A member-owned pool of more than 50 K-12 public school districts has been a Gallagher Bassett (GB) client since its inception. Their broker and GB have proactively adapted our claim administration team structures and invested in resolution manager training to ensure files for every pool member are handled and closed effectively to drive positive claims results and a superior member experience.

### Concentrated expertise and specialized team training deliver client service excellence

On average, **quality scores increased by more than 20%** across key metrics, including:

-  Plan of Action Content
-  Plan of Action Execution
-  Timely Initial Contact
-  Timely Claim Setup
-  Active File Handling – Resolution Manager Diary
-  Active File Handling – Supervisor Diary

Overall, our average quality score is **over 90%**, and trending higher each month.

### The Situation

Our client has maintained a strong, trusting relationship with GB and a national broker, and as a result, the program has grown in membership and claim frequency. This expansion presented an opportunity for the pool leadership team. At issue was the growth strategy to meet and exceed the customer service needs of our client, while maintaining a firm grasp on the quality claim handling necessary to achieve superior outcomes.

## The Approach

In close collaboration with GB's Risk Management Practice Leader, the national broker's leadership team elected to concentrate pool leadership under one of GB's Assistant Branch Managers and a Senior Client Service Manager, who currently manages multiple pool programs. We went one step further with this investment in the pooling space, and adapted team structures to facilitate high-quality client service that achieves superior outcomes. The Assistant Branch Manager recruits, trains, and leads GB's specialized teams to heightened service levels necessary for intergovernmental pool success.

In this case, the member-owned pool's team landed on a custom claims management team design that leveraged consistent customer service to meet the needs of the pool. When faced with increased claims capacity, the team looked inward and created a more concentrated team of claims experts, maximizing pool expertise. Moving forward, the member-owned pool's resolution managers will continue to receive specialized training to deliver actionable data insights for members at the claim level. Our team is collectively helping pool clients achieve successful results through the following essential features:

- **Data Integrity Fueling Accurate Financial Reporting:** Pools depend on financial reports that encompass the unique features or needs of their members, including allocations and variable deductibles. We have a dedicated team of experts in the areas of data migration, coverage validation, and carrier reporting helping support the products underpinning the pool.
- **Innovative Risk Management Information System Solutions:** As an interrelated ecosystem of members, it is essential to actively track and monitor member experience, which can impact the pool as a whole. Through the use of GB's Luminos platform, the leading RMIS platform in the industry, we are revolutionizing the way pool leaders leverage management reports, dashboards, and KPIs designed to help manage their pool's performance.
- **Loss Control:** The most important claim in the pool's inventory is the one that never happens. As such, we are intensely focused on taking a data-driven approach to safety. We are able to help pools leverage our executive reporting capabilities to optimize safety assessments and recommend changes that will drive down cost.

## The Results

From the period starting in May 2022 through November 2022, the member-owned pool and their broker have seen tremendous results in the claim handling and overall ease of communication in a very short time. The decisive actions of the broker and GB resulted in positive impacts to the claim duration and the average paid for claims during this timeframe. Moreover, the additional training conducted by GB's Assistant Branch Manager for the pool's resolution managers has helped improve ROSCO scores and member satisfaction.

## Conclusion

Pools often develop and expand as insurances rates increase, and when capacity for certain lines of coverage are at a premium or not available. Today, we are seeing public entities pooling together to create opportunities for coverage on hard-to-place lines, like Cyber and Law Enforcement Liability. Open communication and collaboration with the broker has allowed our team to proactively address the unique needs of pool clients by adapting team structures and providing specialized training to meet their claims needs. We will continue to partner so we can identify future challenges while investing in the specialized talent, financial reporting tools, and RMIS capabilities to drive positive claims results and respond to the evolving claims needs of our pool clients.



Things could not be going better. The team has done a great job with communication and ensuring files are handled and closed effectively. Our pool Boards have been very complimentary of overall service and communication. GB's team has a strong grasp of everything we do on the public entity pooling side."

**CLAIMS CONSULTANT**  
from national broker partner