



Gallagher

Insurance | Risk Management | Consulting

CampusPro Insurance Trust

Overview of The Program

GovPro Property



Gallagher

A Gallagher *Exclusive* Program

Gallagher Introduction



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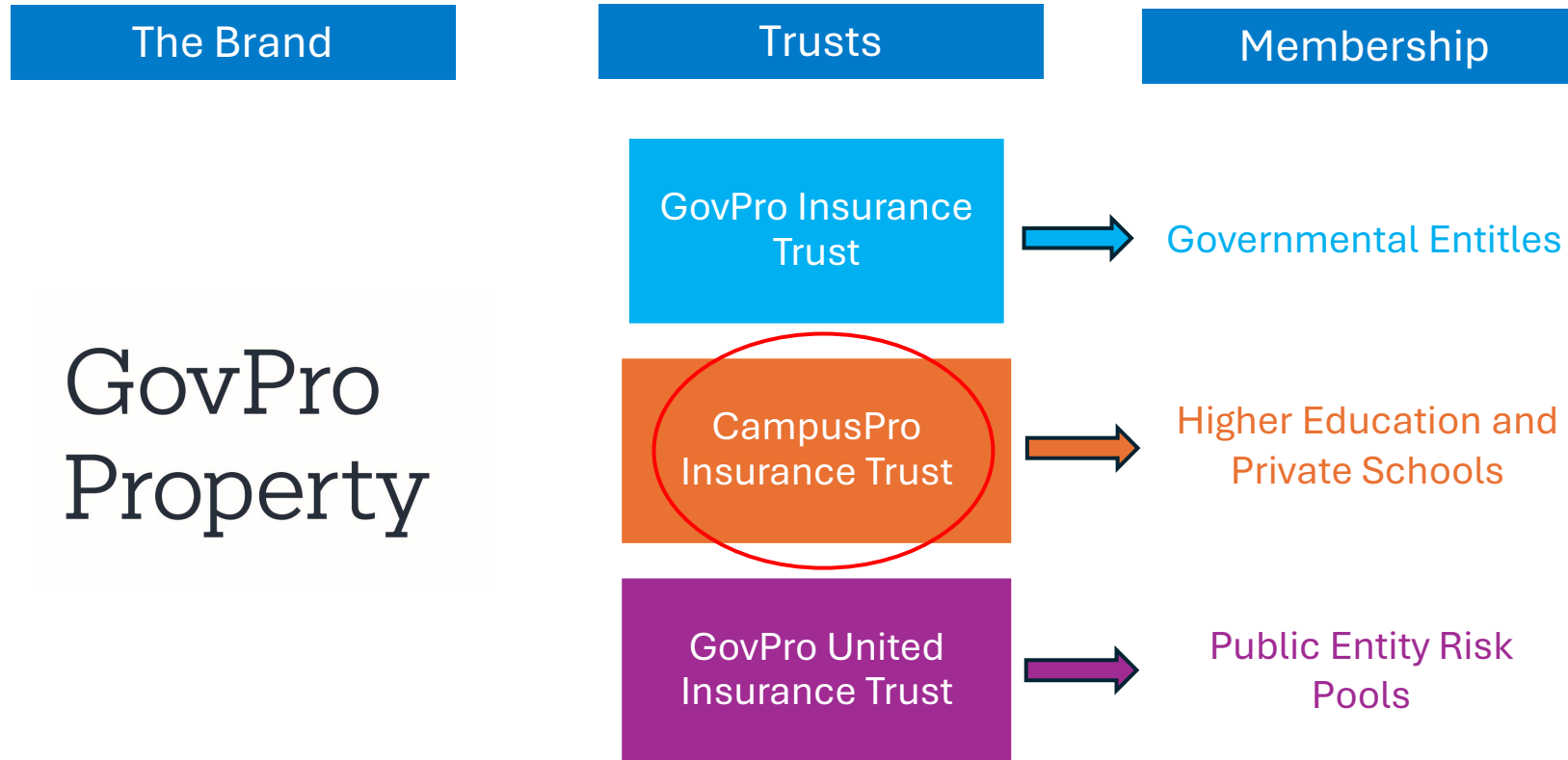
Casey Kemerling

Area Vice President, Higher Education Practice
Health & Benefits

What does your current property insurance program look like?

1. Are you in a captive?
2. Do you buy first dollar coverage?
3. Are you in a pool?
4. Are you in a group purchasing program?
5. Not sure?

GovPro Property – The Brand



Purpose of CampusPro Property

Building the Best National Property Insurance Program

1. Best-in-Class Coverage and Pricing

Build a flexible, growth-focused exclusive program that stabilizes pricing for members and offers best-in-class coverage and services

2. Flexible, Legal, and Transparent Structure

Develop a program structure that is flexible and designed for growth, create a legal program for sharing property risk, and be transparent about its structure

3. Innovative and Forward Thinking

Create a new standard for managing property exposures using AI, technology, and *complete*, forward-looking data

4. Create a Solution Through a “One Gallagher” Approach

With top-level support, utilize all available resources and Gallagher divisions to leverage market relationships and provide actionable data analysis to program members



Property Program Underwriting

Maintaining Discipline and Integrity

1. Minimum Requirements

- a. TIV \$100M
- b. Deductible \$50k
- c. Premium \$100k

2. Data Quality

- a. SOV COPE Data Review
- b. SOV Data Scrubbing & Enrichment
- c. Gather details on large and/or open claims

3. Risk Review

- a. Qualify Opportunity
- b. Review Current Terms
- c. Analyze portfolio aggregation & Impact

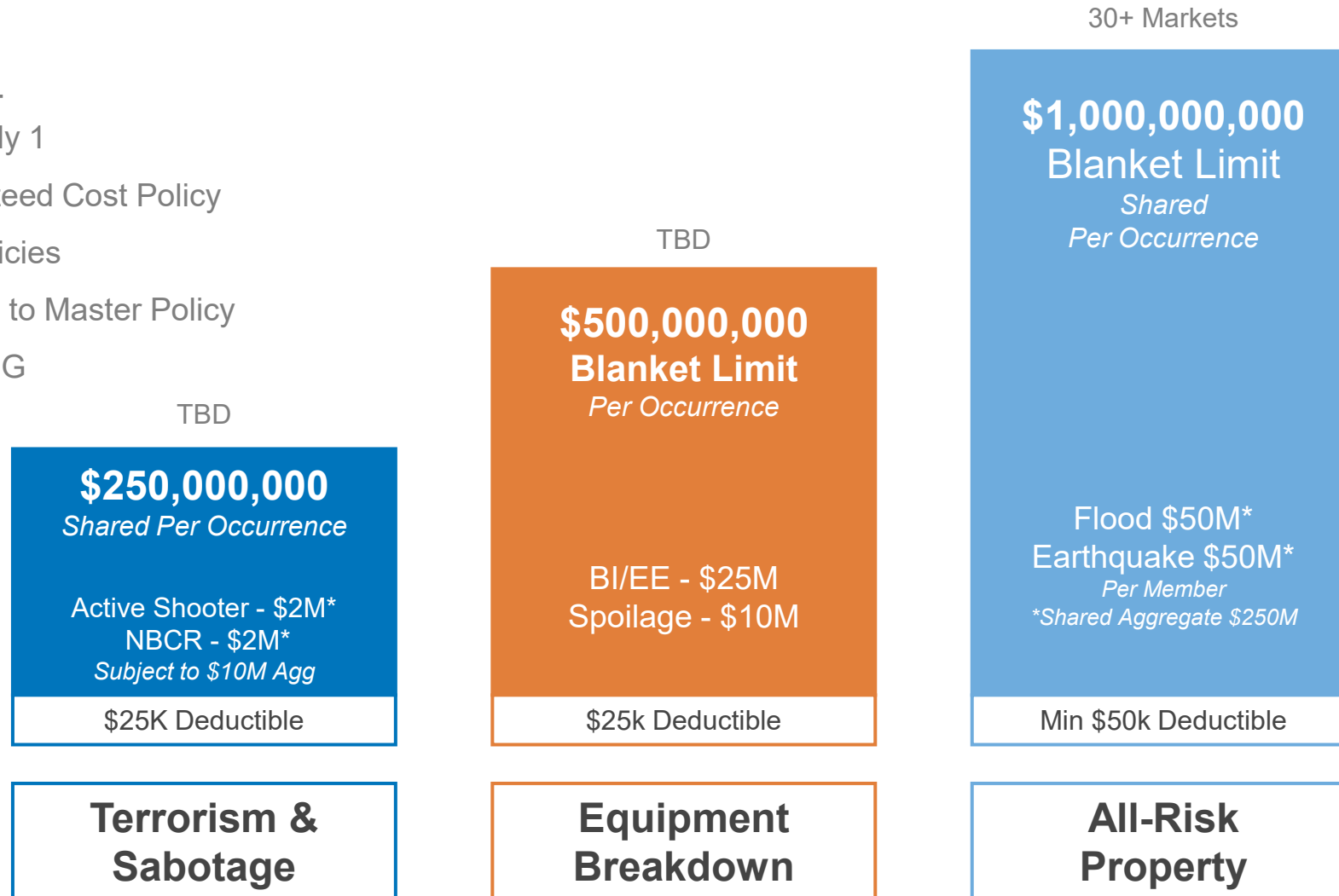
2025 GovPro Activities			
Account Status	Original	Post 7.1	Total
Submitted	46	32	78
Withdrawn	4	2	6
Accounts Underwritten	42	30	72
Declined to Quote	0	9	9
<i>Declination %</i>	0%	30%	13%
Quoted	42	21	63
Bound	30	9	39
<i>Bind to Quote %</i>	71%	43%	62%

Reasons for Declinations		
Type	Count	%
Quality of Risk/Losses	4	44%
Nat Cat Exposure	3	33%
Size or Opportunity	2	22%
Total	9	

CampusPro Insurance Trust

Program Highlights:

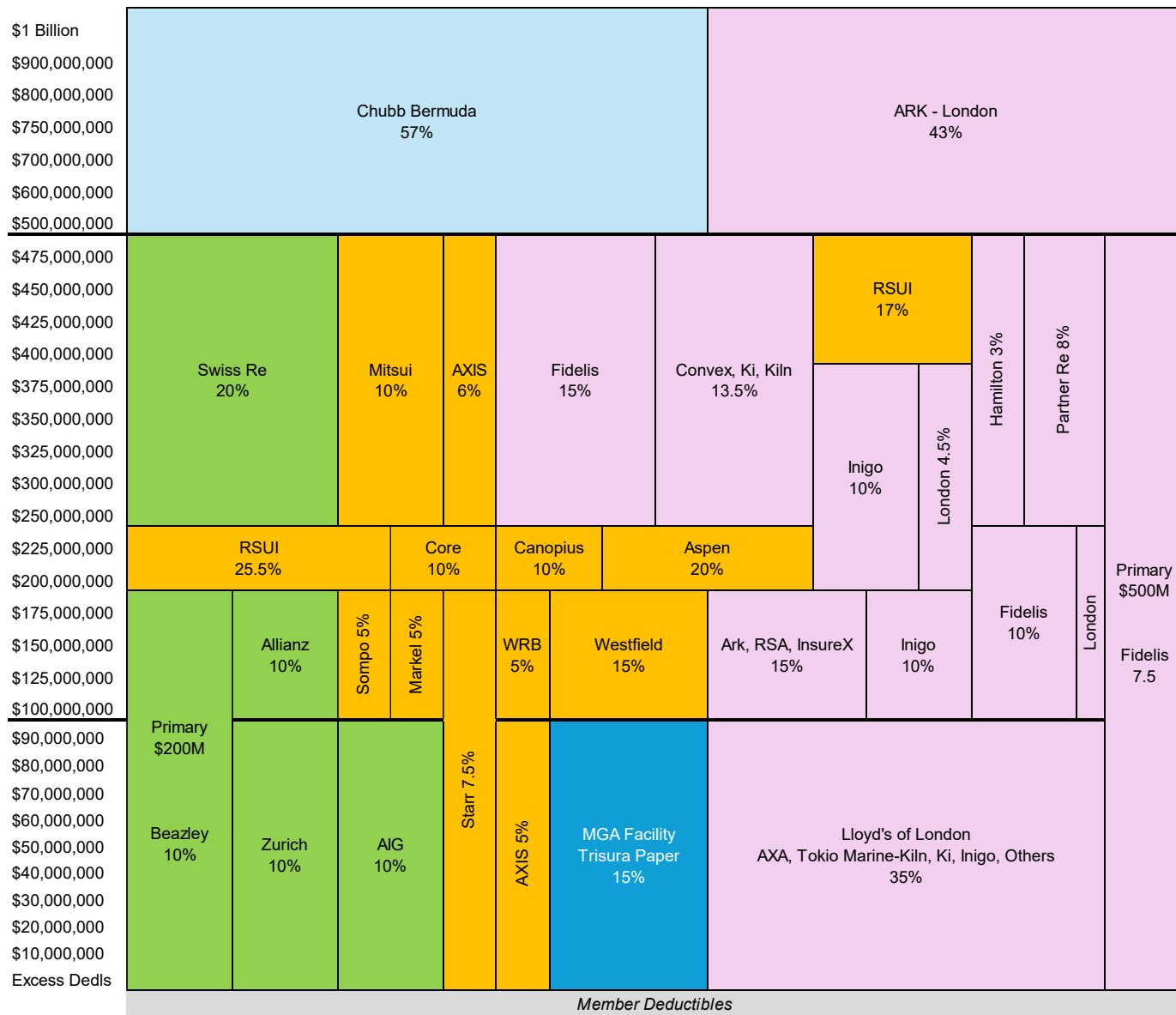
- ✓ Program Date: July 1
- ✓ Standard Guaranteed Cost Policy
- ✓ Non-Admitted Policies
- ✓ “Members” Added to Master Policy
- ✓ No RISK SHARING



Market Partners

Market Key:

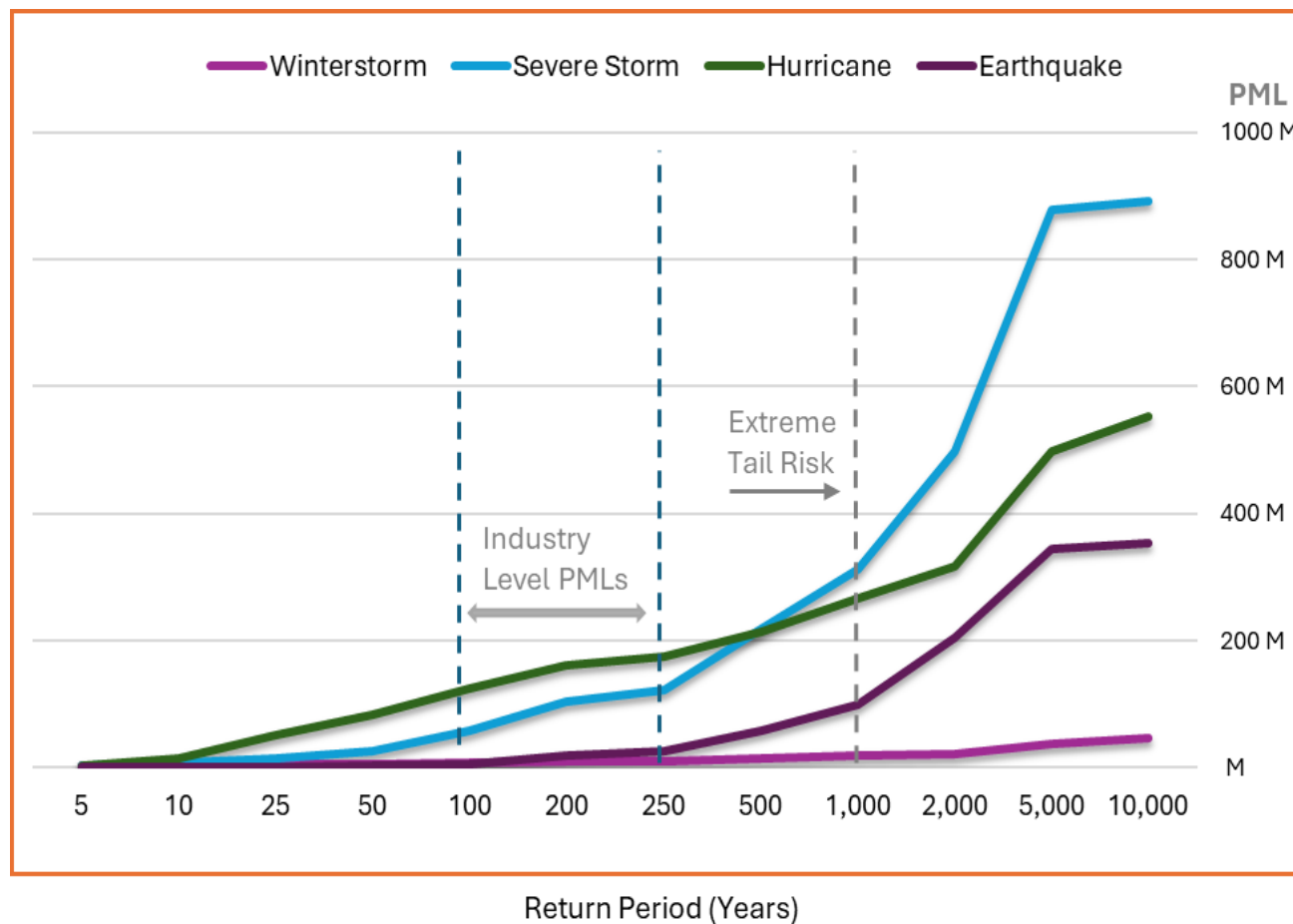
Domestic
Excess & Surplus
RPS Program
London
Bermuda



The panel of insurance carriers supporting the program are all pre-qualified and subject to the high standards Gallagher has with AM Best rating of A-, VII or better.

Catastrophe Models Supports Shared Limits

Focus on Protecting Your Institution's Assets



Pre-Loss & Post Loss Mitigation

Active Risk Management Services

Pre-Loss Services

- PING Data Validation and SOV Scrubbing
- Gallagher Re Cat Models
- Risk Control TBA
- Property Appraisals >\$10M*
- Risk Engineering >\$100M*
- **20% Year Rolling Basis*

Vendor Partners



Post-Loss Mitigation

- Claim Intake - GB
- Claims Consultant Calls Member within 24 Hours
- IA (Engle Martin) Contacts Member to Start Adjusting
- GovPro Claims Committee has Weekly Calls to Manage
- Disaster Recovery Panel

Thank you

Get in touch to let us know how we can help.

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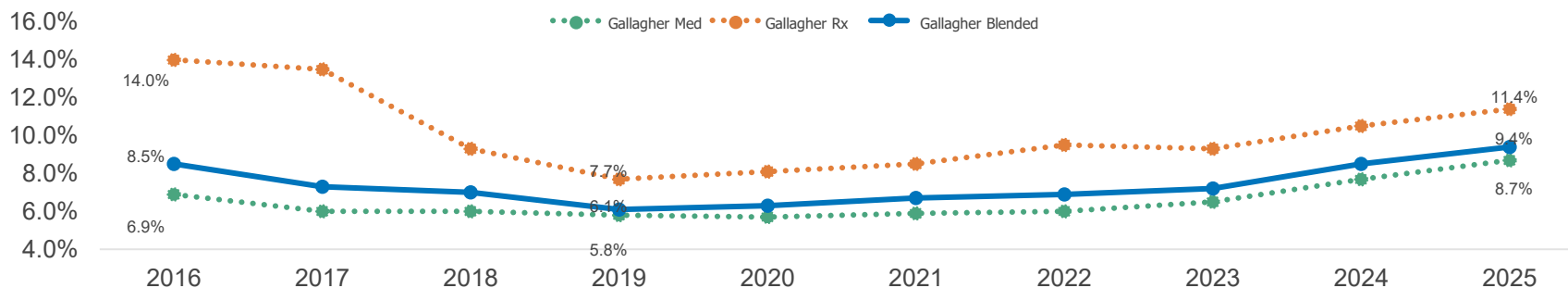


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Market Trends

Medical & Rx Industry Trend | 10 Year Forecast History



Trend drivers:

- Medical Inflation lagged general inflation due to provider-carrier contract renegotiation over the 3+ years since inflation peaked in 2021
- Launch and growth of prescription drugs for chronic conditions, including biologics and cell and gene therapies
- Prevalence of cancer (new cases surpasses 2 million in 2024), heart disease, and chronic conditions has spiked in recent years vs prior
- Behavioral health costs are increasing due to higher demand and limited supply, prompting providers to seek higher reimbursement rates

Trend mitigators:

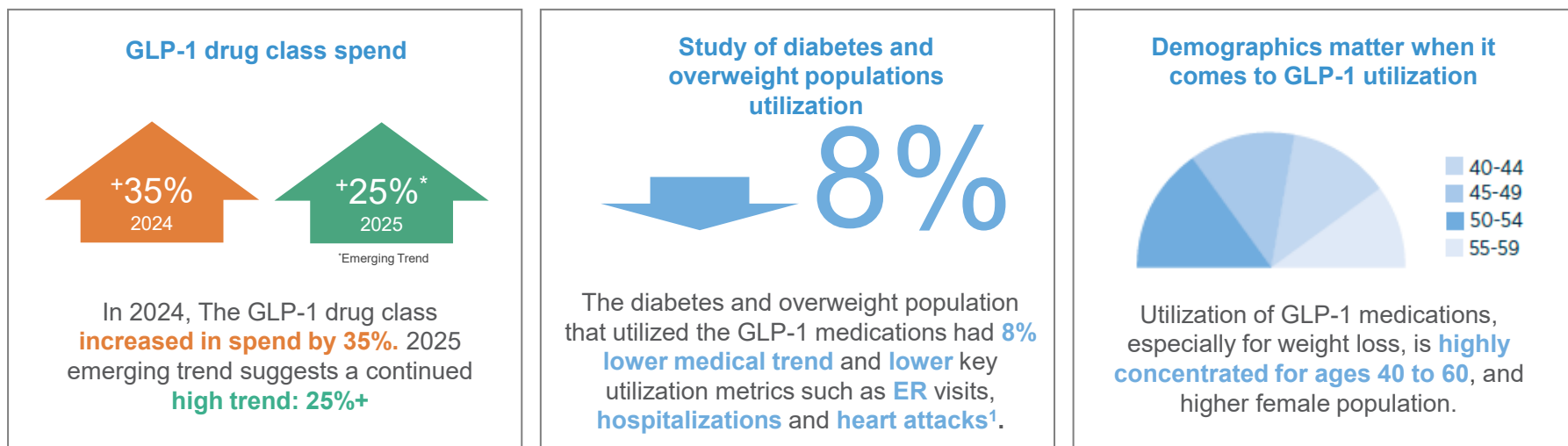
- Artificial Intelligence improving provider quality, fraud & waste reduction in billing and overall process improvement (long time horizon)
- Rx Biosimilars add competition to specialty drug market (Humira – 2023, Stelara – 2025, Keytruda – 2026+)
- Growing popularity and variety of solutions and tools to manage health plans in the short- and long-term

Source: Historical Gallagher Actuarial Trends Forecasts (2016-2024); Gallagher's U.S. Healthcare Carrier Trend Survey (February 2025)
 Source: PwC Medical cost trend: Behind the numbers 2025

Market Trends: Pharmacy

GLP-1 (glucagon-like peptide-1) medications are cost drivers for health plans

GLP-1 medications have emerged as a leading contributor for pharmacy trend, driven by sharp increase in utilizations and expanded drug class indication. This analysis aims to provide cost insights and address the often-asked question: **Do GLP-1s reduce medical spend?**



The bottom line:

GLP-1 medication management is complex. While it can improve health outcomes, **current costs outweigh the medical spend reduction.**

¹Compared to the population not taking the medication

Thank you

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