

SINCE 1927

**“If something old is still with us,
it means that it earned the right.
Old concepts remain because
they continue to contribute. But
the way of life is changing and
change brings the new. And when
the best of the new retains the
best of the old, then the results
will be noble and fresh. Honesty
and quality will persevere.”**

Arthur J. Gallagher

Arthur Gallagher



MR. A. J. GALLAGHER

The Gallagher Way

Our Tenets

1. We are a Sales and Marketing Company dedicated to providing excellence in Risk Management Services to our clients.
2. We support one another. We believe in one another. We acknowledge and respect the ability of one another.
3. We push for professional excellence.
4. We can all improve and learn from one another.
5. There are no second-class citizens — everyone is important, and everyone's job is important.
6. We're an open society.
7. Empathy for the other person is not a weakness.
8. Suspicion breeds more suspicion. To trust and be trusted is vital.
9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader.
10. Interpersonal business relationships should be built.
11. We all need one another. We are all cogs in a wheel.
12. No department or person is an island.
13. Professional courtesy is expected.
14. Never ask someone to do something you wouldn't do yourself.
15. I consider myself support for our Sales and Marketing. We can't make things happen without each other. We are a team.
16. Loyalty and respect are earned — not dictated.
17. Fear is a turn-off.
18. People skills are very important at Arthur J. Gallagher & Co.
19. We're a very competitive and aggressive Company.
20. We run to problems — not away from them.
21. We adhere to the highest standards of moral and ethical behavior.
22. People work harder and are more effective when they're turned on — not turned off.
23. We are a warm, close Company. This is a strength — not a weakness.
24. We must continue building a professional Company — together — as a team.
25. Shared values can be altered with circumstances — but carefully and with tact and consideration for one another's needs.

Mission Statement:

We are an international sales and marketing company that plans and administers cost-effective, differentiated property/casualty and human resource risk management programs as brokers, consultants and third-party administrators.

Our mission is to:

- Provide superior, cost-effective risk management products and services that meet the ever-changing needs of our current and prospective clients, while continuing to strive for the highest professional excellence in the delivery of those products and services.
- Provide our employees with an opportunity for professional growth, personal satisfaction and financial security.
- Build and maintain long-lasting, consistent, honest and profitable relationships with our insurance markets that we recognize play a crucial role in meeting our clients' risk management needs.
- Grow shareholder value by increasing our client base, dedicating ourselves to increased productivity, profitability and professionalism resulting in long-term earnings-per share growth.

We will accomplish our mission with the kind of leadership that will ensure perpetuation of our corporate culture and to create and maintain a "Gallagher Team" that is the very best at what we do.

To the people who built Gallagher, the clients who trusted us, the partners who stood with us, the colleagues who carried the work forward year after year and the board members, past and present, whose steady counsel and belief in this company helped shape who we are: This book is for you.

These pages don't just look back — they remind us what's worth protecting as we keep moving forward: our values, our standards, our entrepreneurial drive and the way we show up for one another. Here's to the next hundred years of doing work The Gallagher Way.

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21	-	6800 60
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29	-	25941.12
30	-	22957.62
31	-	23876.32
32	-	25170.67
33	-	28097.47
34	-	32277.45

Arthur J. Gallagher's
production records

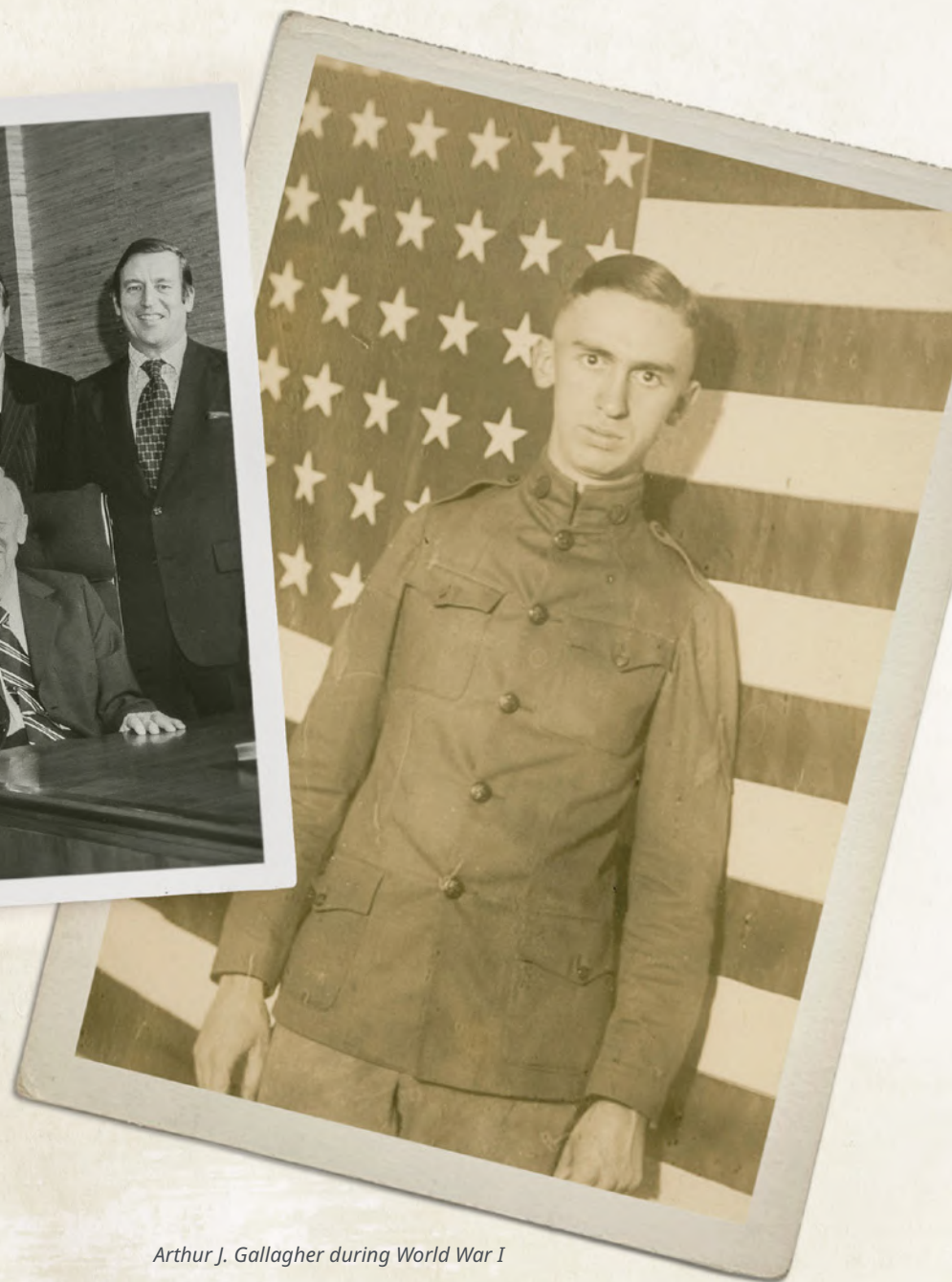


Lloyd's of London

**Numbers
a uniform**



The Gallagher Family



Arthur J. Gallagher during World War I

in a ledger, faces in a frame, a name on
— the story was always being written.

Team lineup card

Hamilton Park
1914.

<u>Standing - L to R.</u>		<u>Sitting - L to R.</u>	
1 st Base	- Hans Sahl	2 nd Base	- Dick Richardson.
3 rd "	- Art Gallagher.	L. F.	- Elmer Rowe.
P.	- George Johnson.	P.	- Fred Guilford.
Mgr.	- Bill Gilleran.	S. S.	- Roy Nortman.
G. F.	- Gordon Setier.		
R. F.	- Edou kke.		
C.	- Lau		

Arthur J. Gallagher
and his baseball team



He was a teammate first.



Family was always part of the picture.



Sergeant Major (SGM) Arthur J. Gallagher, 108th Engineers, 33rd Division — the Prairie Division



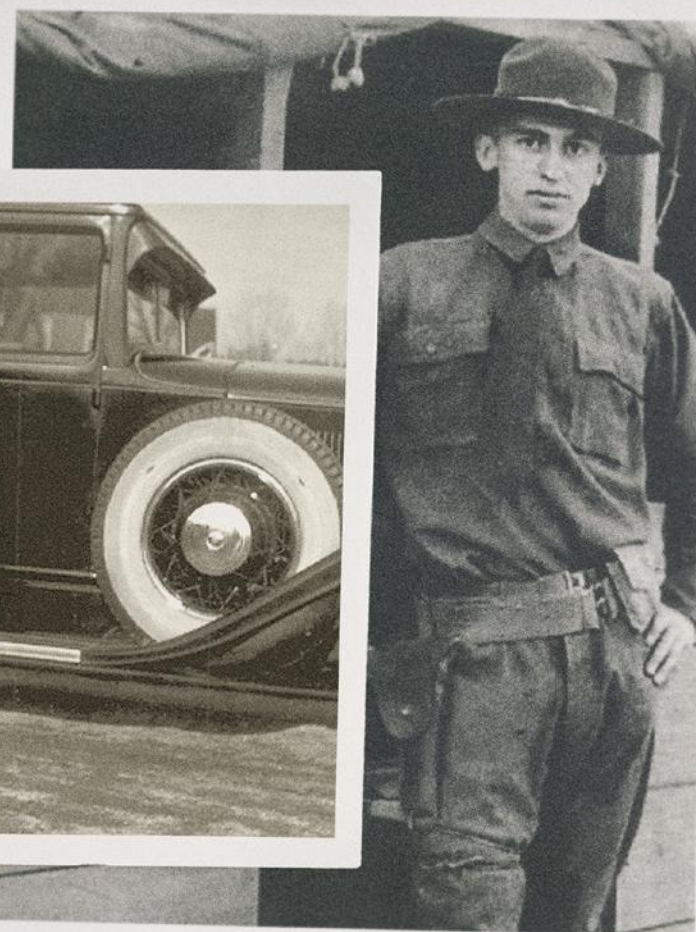
Arthur's four children



Arthur & his wife Katherine — 1960



Arthur & Katherine — 1930



SGM Arthur Gallagher

PROLOGUE

My grandfather started Gallagher in 1927. He put his name on the door of a small brokerage and built it the only way he knew how, one handshake at a time.



That name carried responsibility. It meant showing up, doing the work and standing behind it. The company survived the Great Depression, and he came out convinced that insurance wasn't just a good business. It is the best business there is.

That belief shaped everyone who came next. In the summer of 1974, fresh out of college, I walked into that same brokerage, then run by my dad, John, and my uncles, Bob and Jim. I knew when I passed through that door it was my first day on the job for life. That morning, I asked my grandfather for advice. He said, "Plan your work, and work your plan." Simple. Steady. True.

There were 150 employees then and \$6 million in revenue. That felt big, and it was, though we were small by any outside measure. Inside, it felt like proof the work mattered and the belief was justified. We didn't talk much about culture back then. We just lived it. None of us could have imagined what Gallagher would become, but we knew we were building something worth doing carefully, for the long term.

Steady growth meant we needed more people. Not just anyone. The right ones. And how we recruited them was novel for the time. It still is. In 1972, we had four interns. Now, more than 600 join us annually around the world. That doesn't happen by accident. It happens when you find people who fit and trust them with real responsibility. That's always been the heart of this business.

The outside world took longer to see us. We weren't a top 10 brokerage yet. People at industry events would walk by and say, "Oh, you're the church people," because of our work with dioceses and the public sector. It never bothered me. We were focused on doing the work well. Most of those companies are not around anymore. We are.

When we went public in 1984, we had \$64 million in revenue. People said we were too small. We believed in the markets. My dad kept us grounded: "What are we selling today?" That balance of vision and execution

still defines how we operate. Going public gave us the currency to grow, including the acquisition strategy that remains a core strength today.

I had the gift of working 22 years with my father and 32 years with my uncle Bob. I watched. I listened. I learned. They didn't teach with speeches. It was more like a long walk together. You just picked things up: how to treat people, how to make decisions, how to carry responsibility without making a show of it.

Those lessons needed to last beyond the people who learned them firsthand. Bob wrote down our values in The Gallagher Way, the tenets we still live by. My dad, John, was every bit as responsible for making them real, carrying them into every office and every hire until they were simply how we worked. They were not meant to impress. They were meant to guide. We still rely on them when times get hard, as they have: 9/11, the Great Recession, COVID-19. We came through because we had something solid to stand on.

We stayed disciplined about where we could add real value, building deep expertise in construction, real estate, hospitality, cybersecurity. When you line up the right talent behind a specialty, it grows. That's why I can look a client in the eye and say, "We can do that." I may not be the expert, but I'm one phone call away from someone who is.

Today, we are over 70,000 people strong, and the family feeling still prevails. Many of the businesses that join us are family-run themselves, shaped by the same values. They don't have to learn our culture; they arrive already living it. We understand that, and we respect it.

I'm still excited to come in every day — not because the work has stayed the same, but because it hasn't. Risks change. Opportunities change. The world changes. Gallagher has changed with it, again and again, to meet what's next.

Early on, we didn't talk much about culture — we just lived it. Now, you'll hear it named often, and with pride. For good reason. What was once the industry's best-kept secret is now something the world knows us for. I couldn't be prouder of how far the Gallagher brand has traveled.

It traveled by growing. We've built new capabilities, entered new markets and taken on challenges my grandfather could never have imagined. I'm convinced this way of thinking — brand as culture, culture as our people — has been as vital to the last decade of growth as anything we've built. Yet what matters most hasn't changed. This business runs on people: on trust, on doing what you say you'll do and standing behind it.

My grandfather's name went on the door, but he never carried it alone. Far from it. I like to call the others the believers: those who, over the past hundred years, worked and sacrificed and believed when others didn't. Employees, clients, partners, and their families, numbering in the millions. They are as much a part of this success as Art was.

So here we are. A hundred years later, that name still stands for something. And we believe we're just getting started.

Pat Gallagher, Chairman & CEO



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OUR CULTURE IS
THE BEDROCK OF
OUR COMPANY.

CH 01

Culture at Gallagher began the day Arthur resigned to open his own shop. It started not in a mission statement but in how people treated one another, how work was shared and how responsibility was carried when no one was watching. Long before the company had scale or specialization, people were already making the same choices again and again: that relationships mattered, that fairness counted, that consistency held.

Those choices hardened into a way of working, one that could absorb growth without losing shape. As the business expanded into new markets and disciplines, culture became the constant that traveled well. It set expectations. It built trust. It let people move fast without cutting corners.

The stories that follow show that foundation at work. They're less about where we began than about *what is constant*. And as Gallagher keeps growing, into new places, new capabilities and new generations of leadership, that same bedrock makes sure progress never comes at the expense of who we are.

The first decision.

Arthur Gallagher did not start the company with a grand plan. He started it with a decision.

He would prove himself — outworking the room, becoming a top producer, doing the job as well as anyone. But when the reward did not match the contribution, he chose the harder path: He walked away and put his name on the door.

This letter marks more than a resignation. It is the first clear signal of the culture that followed: Work hard, insist on fairness and build trust one relationship at a time.



*Arthur J. Gallagher's resignation letter
from Moore Case Lyman & Hubbard*

August 25, 1927.

Moore Case Lyman & Hubbard,
Insurance Exchange,
Chicago Ill..

Attention of Mr. F. N. Moore,
Personal & Confidential.

Gentlemen:

After due consideration, I wish to terminate
my association with the firm of Moore Case Lyman &
Hubbard, my resignation to take effect October 1, 1927.

Yours very truly,

Arthur Gallagher



19
27

WHERE IT ALL BEGAN

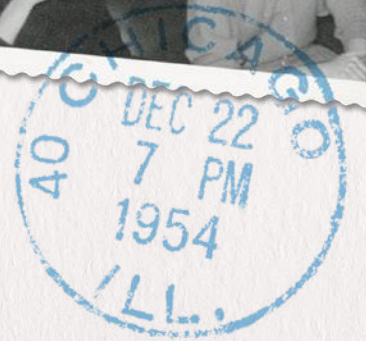




175 W. Jackson, Chicago, IL
First Gallagher office opened in Chicago



Mabel Pottinger in the Gallagher office



Employee #1 and the culture of loyalty.

If Art Gallagher represents the vision, Mabel Pottinger represents the soul. She organized the company and built its first systems. And when Art was sidelined by rheumatic fever, she helped keep the business alive. She wasn't alone. Ed Keating and Dan Wachs worked alongside her, and together the three of them helped Art's wife, Katherine, earn her broker's license so the firm could keep writing business while Art recovered. This was at a time when women were rarely given authority or credit. Mabel earned both through sheer capability. Her story proves that Gallagher culture was lived, not declared, long before it was ever written down.

A letter from Bob Gallagher to Mabel Pottinger
on her retirement.

As the first lady of Arthur J. Gallagher & Co.
and the true director and trainer of the three
Gallagher boys, it's difficult to express how all
of us feel toward you. Your devotion and love
has been exemplified a thousand times each year
over the years. None of us would be where we
are now without your assistance and help.

All I can say is thank you.

We love you.



Investment in people.

The internship program is one way Gallagher culture renews itself. Launched in 1965, it was built on simple beliefs: Develop talent patiently, give people real responsibility and trust that the payoff comes over decades, not quarters.

Many early interns built careers here. Some still hold leadership roles today. The program now welcomes hundreds of interns around the world each year, still grounded in the same purpose: passing forward what makes Gallagher, Gallagher.

Former interns as producers in 1977





“

From day one of my internship, two things stood out about Gallagher: the culture and the impact. People paid attention to the interns and truly invested in us. I fell in love with that.

And I saw what we do as consultants: advocate for clients, help them grow and support their people every day.

That internship turned into a 40-year career, and it still feels like the right place to be.

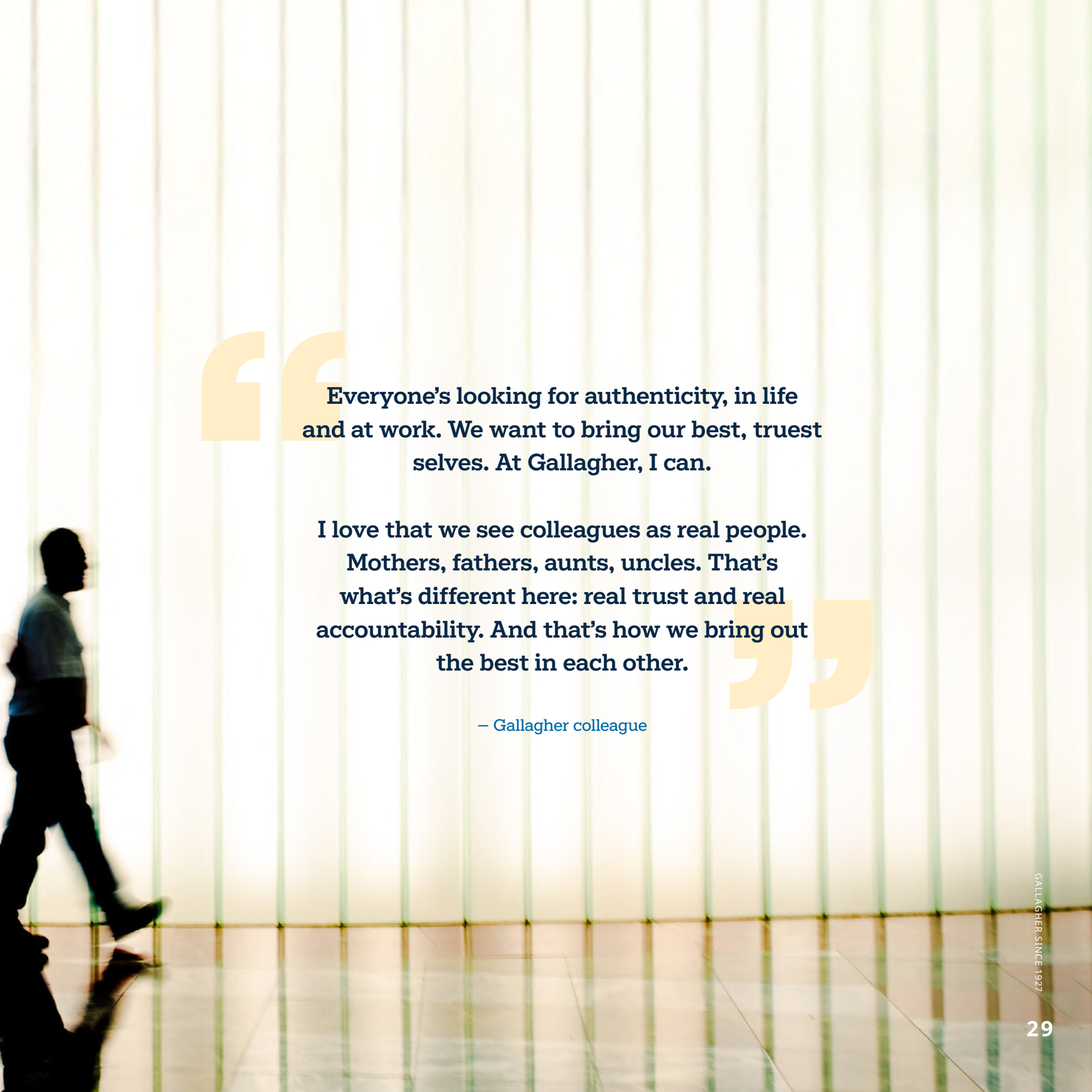
”

— Gallagher colleague

People are people. Authentically.

This is culture as lived experience. At Gallagher, people are seen as whole human beings, not just roles, titles or production numbers. And diversity runs deep; it lives in experience, interests and expertise. What weaves it together is acceptance and appreciation. That is why people stay, why new teams join and feel at home, and why the culture travels intact wherever the business grows.



A person is walking from left to right in silhouette against a bright, warm-toned background with a grid pattern of vertical and horizontal lines. The person is wearing a light-colored shirt and dark pants. The background is a large window or glass wall with a grid of thin lines.

“Everyone’s looking for authenticity, in life and at work. We want to bring our best, truest selves. At Gallagher, I can.”

I love that we see colleagues as real people. Mothers, fathers, aunts, uncles. That’s what’s different here: real trust and real accountability. And that’s how we bring out the best in each other.

— Gallagher colleague





PROTECTING THE PLACES COMMUNITIES DEPEND ON.

From schools to city halls to fire departments,
Gallagher helps public entity leaders safeguard the
places communities rely on.

Our enduring “We” mentality.

“We” is how Gallagher works. The whole exceeds its parts because the people keep choosing it to be.





Arthur Gallagher

CENTURY
Club

TICKET
LINE
HERE

GALLAGHER SINCE 1927





We love Chicago.

It is a sports town. Championships have been won in every sport here. One holds a special place for us. This is the story of the Chicago Cubs baseball team.

Loving the Cubs has never been easy. It is the long choice. The patient choice. We waited 108 years. Then we won.

Anyone who has sat in the bleachers at Wrigley Field knows something about loyalty. The ivy. The hand-turned scoreboard. The neighborhood that pours out of the brick when the last out lands.

Winning took work, the kind of patient building that doesn't make the highlight reel. And the team shows up off the field the same way. In the schools. In the neighborhoods. In the corners of the city that need them.

That is what drew us in. A community that holds together. The will to compete and the patience to earn it. We were drawn to what we recognized.

YES, WE DO T

THAT.

CH 02

“Yes, we do that” is not a tagline. It began as a response to clients who needed answers before the market had names for them. Often it meant building something new, collaboratively, with a clear understanding of the risk involved.

Saying yes has never been casual. It has meant committing our expertise, capital and reputation to problems that matter. That willingness became a leadership position, earned not through new products but through our ability to solve complex problems the rest of the market hesitated to touch. Over decades, it shaped Gallagher into a business defined less by what it sold than by how it showed up.

The world does not sit still. Neither do the needs of the people we serve. The instinct still matters: get involved, do the work, take responsibility when it counts. Gallagher has done exactly that countless times. And it will keep opening doors in the years ahead — for any risk, any time, anywhere in the world.



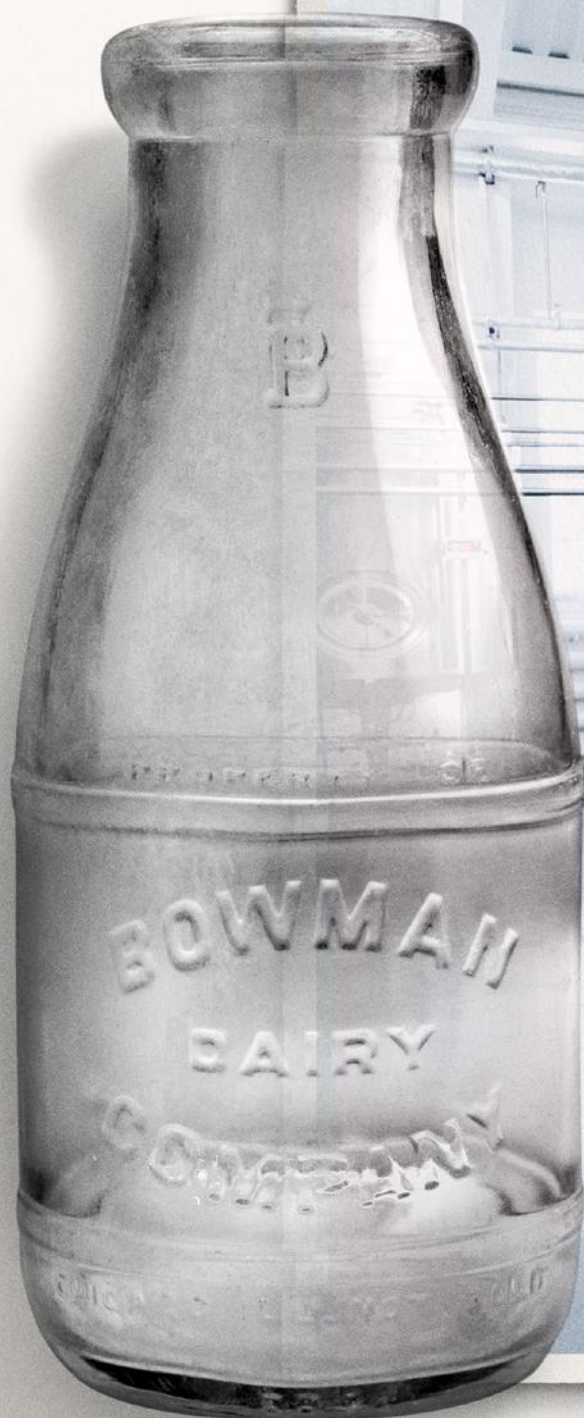
Bowman Dairy Production Facility

Some answers don't stop at yes.

The business climate of the 1930s was shifting. Companies were growing larger and more complex. For many, traditional coverage no longer gave them the control they wanted over the cost of risk.

In Chicago, Bowman Dairy hit that wall. Rather than force them into a standard model, Gallagher designed a large-deductible fire policy built around how the business actually ran. That gave Bowman greater control, more predictable costs and room to adapt.

Bowman was not alone. It was simply among the first. This was frontier work, and Gallagher went there before others would. More companies needed answers the market had not figured out yet, and the response never changed: Understand the operation, do the work, build the solution. When clients needed something that did not yet exist, the answer was simple. Yes, we can do that. Then we would go build it.



WE REMEMBER THE STUDENTS AND THE SISTERS

CHAMPAGNE, SISTER MARY
CLARE THERESE, B.V.M.
KELLEY, SISTER MARY
SERAPHICA, B.V.M.
LYNG, SISTER MARY
ST. CANICE, B.V.M.
ALTOBELL, MICHELE
ANGLIM, ROBERT
BARONI, KAREN
BISCAN, DAVID
BOBROWICZ, RICHARD
BURDA, BEVERLY ANN
BUZIAK, HELEN
CANGELOSI, PETER
ANNELLA, GEORGE
KILEEN
MARGARET

CHIAPPETTA, AURELIUS
CHIAPPETTA, JOANNE
CHRZAS, JOAN
CICHOCKI, BERNICE
CIMINELLO, ROSALIE
CIOCHON, ROSEANNA
CIOLINO, JO ANN
CORSIGLIA, MILLICENT
CULP, KAREN ANN
DE GIULIO, MARIA
DE SANTO, NANCY MARY
DRZYMALA, PATRICIA
DUNN, LAWRENCE J.
EDINGTON, WILLIAM R. JR.
FANALE, MARY ANN
FILIPPONIO, LUCILLE
FINNIGAN, NANCY RAE

FOX, RONALD
GASTEIER, JANET
GAZZOLA, CAROL ANN
GRASSO, LAWRENCE
GUZALDO, FRANCES
HAGERTY, KATHLEE
HARDY, RICHARD
HOBK, KAREN
HOSKING, BARBARA
JACOBELLIS, VICTO
JAKOWSKI, JOHN
KALINOWSKI, ANG
KARWACKI, DIANE
KING, JOSEPH AN
KOMPANOWSKI, K
KOMPANOWSKI, R
KUCAN, MARGARE



Our Lady of the Angels

PRAY FOR THOSE
WHO PERISHED HERE
THE INJURED AND
THOSE WHO TRIED
TO SAVE LIVES

Being there when it matters most.

Our Lady of the Angels
and the Bishop's Plan.





ARCHDIOCESE OF CHICAGO
Chancery Office
719 NORTH WABASH AVENUE
CHICAGO, ILLINOIS 60611

January 25, 1965

Dear Reverend Father:

My letter of January 12, 1965, explained to you briefly the findings of our recent survey on insurance. This letter gave a summary of our new program of self-insurance and mentioned under item No. 7, that you would receive a manual of instructions, including claim reporting procedure, before the Archdiocesan Insurance Program becomes fully operative on February 1, 1965.

This is the manual to which I referred. In sending it to you, I want to mention that I have been guided by capable men, highly trained in this complex technical field of insurance, who have developed a program specifically designed to protect the parishes and agencies of the Catholic Bishop of Chicago at all times, from the perils prevalent in this modern and complex world. The Catholic Bishop of Chicago has substantial investments in the building and contents of these parishes and agencies. Many of them are not adequately prepared for a major loss. This was substantiated by the recent survey which disclosed that —

- the contents of buildings and automobile property damage often were under-insured;
- about one-fourth failed to carry any type of money protection;

ARCHDIOCESAN INSURANCE PROGRAM

EFFECTIVE FEBRUARY 1, 1965

THE CATHOLIC BISHOP OF CHICAGO
a corporation sole
719 N. Wabash Avenue — Chicago

December 1, 1958.

A fire tore through Our Lady of the Angels School in Chicago and took the lives of 95 people, almost all of them children. An entire city mourned. A tragedy that could never happen again.

The archdiocese then faced another hard truth: It was severely underinsured, with losses estimated at \$3 million.

There was no template for what came next. But there was work to do. Gallagher stepped in to help the community recover. What followed became the Bishop's Plan: an all-lines, "protected self-insured program" built from necessity, not theory.

The plan drew national attention, but that was never the point. It became a lasting marker of what it means to show up in a crisis and put people first.

CLIENT SUCCESS ONLY SCORE

We want to listen and dial in to how we can help. We want to know about the client. What can we do for you? When you look at our technology, whether it's our resources in London, where we're designed around helping clients be successful. And then

IS OUR CARD.

Now how can we best serve you. It's very much
where Gallagher has invested, whether it's
whether it's the property practice, it's all
there is something very special about that.



Lloyd's of London

LIME STREET
EC3

A seat earned at Lloyd's.

Lloyd's of London has never been simply a marketplace. It is a proving ground, one that has demanded rigor and accountability since 1688.

In 1974, Gallagher deepened its commitment to the London market with the creation of Gallagher, Hinton & Vereker. A few years later, it had become the first subsidiary of a U.S. broker accepted as a Lloyd's broker

in its own right. Admission had to be earned, and Gallagher earned it.

The prestige was real. But it was never the point. Serving clients at a higher level meant accepting greater scrutiny and responsibility. Lloyd's didn't confer credibility. It required it. Gallagher was willing to do the work.



First international Gallagher employees "carpooling" to Lloyd's, David Vereker and Michael Vaughan-Fowler



“Yes, We Do That.”

London, UK

A wide-angle, high-angle aerial photograph of the London skyline at dusk. The River Thames flows through the center, reflecting the city lights. In the foreground, the Tower Bridge is illuminated with warm lights. To the right, the Shard skyscraper stands out with its blue and white lights. The city skyline is filled with numerous lit-up buildings, and the sky transitions from a deep blue to a soft orange near the horizon.

Any risk, anywhere in the world.

We are a global company. Yes, we have offices around the world. But offices don't move the work. Teamwork does. It carries across oceans and time zones without losing a beat.

One example of many: Australia and London. A complex real estate client. A renewal days away, real money on the line. For 24 hours, the two teams ran a relay of calls and handoffs, one office picking up the moment the other went dark. By the deadline: \$500 million in coverage secured. At a lower premium. Disaster averted.



Sydney, AUS

The insurance of insurance: Gallagher Re.

Reinsurance is the foundation of the insurance ecosystem. Without it, individual insurers couldn't afford to cover catastrophic events. Coverage in high-risk areas would disappear or become unaffordable.

That's why building out our reinsurance capability wasn't just a business decision. It moved Gallagher into the infrastructure layer that makes the rest of the insurance market possible. The result was Gallagher Re, one of the largest reinsurance brokers in the world, operating across six continents.

Reinsurance also lets Gallagher draw on the strength of the entire enterprise. The relationships built across every part of the company come into play, connecting clients to the right people and markets wherever they are. Size wasn't the point. Gallagher now operates at the center of the system behind the system, helping ensure insurers can keep functioning when the biggest risks come due.





*Front Street, Hamilton, the commercial heart
of Bermuda, the world's risk capital*



The art of the possible: RPS and Artex.

Bob and John Gallagher were always on the lookout for new and better ways to serve clients. Solutions were needed that the market was not ready to offer. They knew it would require building something new.

In 1997, a small group in Chicago, soon joined by others in Atlanta, launched a wholesale brokerage for hard-to-place risks with little more than relationships and belief. That was the beginning of Risk Placement Services. No name recognition, no guaranteed markets, just the conviction that if you show up the right way, doors open.

They did. Markets wrote the risks. Clients followed. Today, much of RPS's business comes from non-

Gallagher brokers, proof that relationships still matter.

The second build had deeper roots. Decades earlier, John Gallagher had been instrumental in establishing Gallagher in Bermuda. At the time, Bermuda was the third-largest insurance marketplace in the world, offering captive management, reinsurance placement and individual risk placement. The foothold would prove essential.

When the market tightened in the 1990s, clients wanted alternatives: captives, self-funded programs, ways to take control of their own risk. Gallagher already knew the ground. In 1997, the same year RPS launched, Artex, the Alternative Risk Transfer Exchange, was established

in Bermuda. A handful of people shared a mandate to find a better way. Today, Artex is the second-largest captive manager in the world.

RPS and Artex serve different needs. But they were born the same year, from the same instinct: When the answer isn't there, we build it.





THE FIRSTS NO ONE APPLAUDED.

Not every first came with a ribbon-cutting. Some happened because the work demanded it.

Long before they were industry standards, Gallagher teams built processes from scratch. Sharing information across offices. Taking on accounts others passed by. Making decisions without a playbook, then documenting what worked so the next team could move faster.

These weren't celebrated as breakthroughs. They were noted quietly in *The Confidential*, our employee newsletter, where hard calls were written down alongside the wins.

Progress was measured by whether the client was better served, not whether the company got credit.

These operational firsts formed the foundation of "Yes, we do that" — a way of working built on preparation, follow-through and responsibility for the unglamorous parts of the job.

Most of this work never made headlines. It didn't need to. It made the next yes possible.

Building what yes required.

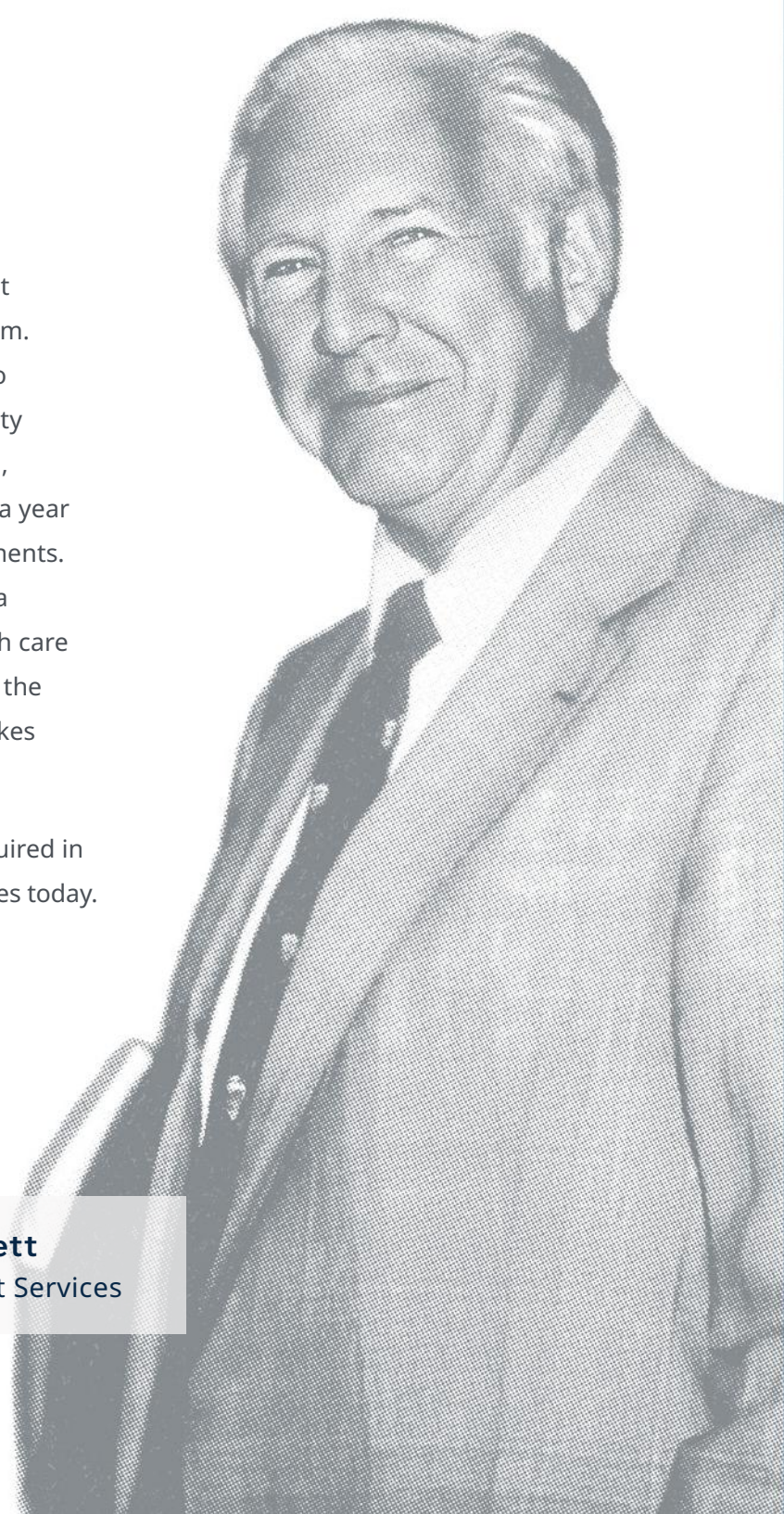
Saying yes sometimes meant saying it before the capability existed.

As clients grew more complex, so did their needs. Self-insurance promised real control over cost and risk but required claims handling held to the same standard as the program that produced it. No one was offering it. So Gallagher built it.

In 1962, the company recruited Sterling Bassett — who spent 20 years as a claims adjuster — to lead a new arm dedicated to the work. Gallagher Bassett wasn't a side business. It was the machinery that made self-insurance real.

What started as an adjacent capability became a platform. Gallagher Bassett grew into one of the largest third-party administrators in the world, handling millions of claims a year across industries and continents. The scale changed. The idea didn't. Handle the claim with care and integrity. Stand behind the client. Do the work that makes the promise real.

That's what the answer required in 1962. It is still what it requires today.



Sterling Bassett
Gallagher Bassett Services

The work doesn't stop when the
policy is placed. It starts.



Gallagher Bassett Office Signage — 1962

**GALLAGHER IS
TO YOU, NOT AC
FROM YOU.**

NEXT CROSS

CH 03

Partnership at Gallagher has always been actual as well as philosophical. Being next to clients has often meant walking their sites, meeting their people, learning their challenges firsthand. It's proximity, not as optics, but as practice.

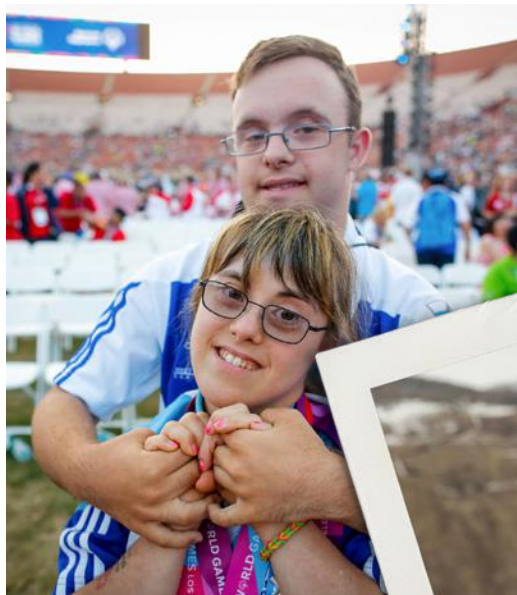
That closeness is harder to keep than to claim. It's what lets conversations stay honest when conditions change and decisions get harder. It's what shapes solutions by reality, not distance.

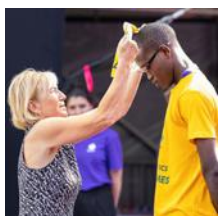
As Gallagher grows, staying close takes more work, not less. Scale doesn't preserve proximity on its own. The stories that follow are about choosing it, again and again, however large the footprint becomes.

WHERE COMPETING TOGETHER CHANGES WHAT'S POSSIBLE.

As Special Olympics Global Partner, Gallagher supports 4 million athletes worldwide — building the confidence, leadership and teamwork that change what's possible on the field and beyond.





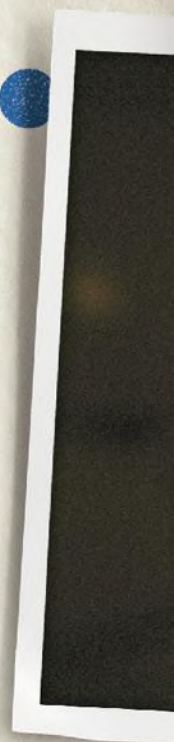


Special Olympics International.
Effort earns the day.

BUSINESS.

Side by side.

The closer we are to the people who run the businesses,
the deeper our understanding of the risks our clients face,
the better we can protect what matters. You.





Beatrice Foods: Where proximity changed the industry.

Beatrice Foods' relationship didn't begin with an abstract idea. It began on factory floors, in distribution centers and across a rapidly expanding national footprint — alongside a client whose operations were outpacing what the insurance industry was built to handle.

The Beatrice business was complex for the 1950s. The third-largest dairy company in the country. A solid Fortune 500. Food processing plants, transportation fleets, warehouses. Each carried workers' compensation, property, general liability, auto and product liability risk at scale. Serving that business required understanding all aspects of the operation.

As Gallagher worked shoulder to shoulder with Beatrice, it became clear that traditional insurance structures were not

enough. Coverage needed to reflect reality, not theory. Gallagher began designing new approaches, moving toward self-insurance when few were willing to challenge convention. As Beatrice expanded nationwide, Gallagher followed — often placing Gallagher Bassett teams in the same cities.

Beatrice did not just change Gallagher. It helped change how insurance could work for complex, national businesses. That is what “next to you” really means.



**BEATRICE
FOODS**



**WE ARE IN THE
BUSINESS OF
PUTTING LIVES
BACK TOGETHER**

CH 04

A single moment can have lasting impact.

A storm passes. A fire is extinguished. The headlines move on. But for the people affected, that's rarely the end of the story. It's the beginning of a longer, more uncertain stretch, one that does not follow a straight line or a predictable timeline.

This is where Gallagher's work takes on its deepest meaning.

Putting lives back together is not about quick answers or clean resolutions. It is about patience. Judgment. And the willingness to stay engaged when progress is slow and the path forward is not obvious. Recovery often unfolds in stages. Physical, emotional and financial recovery require care, coordination and trust.

Over time, these moments shaped how Gallagher understands its role in the world. Insurance, at its best, does more than replace what was lost. It restores confidence. It helps people regain their footing. And it creates the stability needed to move forward again, sometimes in ways that look different than before.

As risks grow more complex and disruptions more frequent, our work matters more than ever. It calls for expertise, yes, but also empathy. Not just efficiency, but humanity. That understanding wasn't learned all at once. It was earned, one recovery at a time. And we consider it a privilege to show up when people need us most.

When commerce cannot afford to stop.

Hurricanes don't ask permission. They arrive with winds over 150 miles per hour, leaving communities without power, clean water, or a clear road out. When the storm passes, the hardest work begins.

In 1979, when Hurricane Frederic destroyed the only bridge to Dauphin Island, Alabama, a Gallagher Bassett office manager secured a fishing boat to reach stranded clients. Katrina made landfall in August 2005 and took the New Orleans office with it. From Baton Rouge, the team ran claims intake for clients and a housing operation for their own people at the same time. When Hurricane Gustav struck Louisiana in 2008, the Baton Rouge office reopened the next day on generator power. Seventy percent of the staff, still managing damage to their own homes, showed up to help. Not one client call went to voicemail.

What connects these moments isn't a disaster plan. It's people who understand that when the water recedes, someone still has to be there.

Santa Rosa County
School District



"A Tradition of Excellence"

John
Assistant Superintendent
6544 Firehouse Road

RECEIVED
OCT 4 - 2004

E-mail: rat

October 1, 2004

Pat Gallagher, CEO
Arthur J. Gallagher & Co.
Gallagher Center
Two Pierce Place
Itasca, IL 60143-3141

Re: CLIENT SERVICES SUBSEQUENT TO HURRICANE IVAN

Dear Pat,

The School District of Santa Rosa County, Florida was unfortunately hit by Hurricane Ivan in 2004. The school system was fortunate to have hardened facilities to weather the storm's resistance. There was however, some damage to every facility and a few of our facilities sustained damage.

We have begun the process of evaluating the damage and making temporary repairs to prevent further damage. Complete restoration will take several months to complete. We anticipate that within a few weeks after the storm, we will be able to start school.

We are very pleased with the level of service provided by your Boca Raton, Florida representative Ceci Lopez was in our area on September 21, 2004, (6 days after the storm). The adjuster listed in our policy, Joe Eudy and other individuals of the cat team, to assess the damage. These fine individuals had to travel from Tallahassee, FL to Milton, FL each day for accommodations. The travel time between Tallahassee to Milton is 2.5 hours, so these individuals were each day traveling to and from our district. They spent 12 hours each day inspecting multiple sites to be exact. Their efforts went above and beyond the call of duty. Ceci provided a limit of coverage provided at each site with a list of sites and deductibles at each site. This information to each member of the cat team that includes our administrators. This was provided in an electronic format that allowed our risk manager to expand the file to track claims. She also had available a complete copy of the coverage document and was able to provide it to us. It was obvious that Ceci is a leader and expert in coverage for school districts. We feel that this reflects the quality service provided through the programs offered by Arthur J. Gallagher & Co.

We have enclosed a few pictures of the damage to some of our schools for you to view. We also enclosed a photo of Ceci and Joe on top of one of our damaged buildings.

Ceci - Great job.
You explain
and I
B

Letter from the Santa Rosa County School District thanking Gallagher for the work done to help them following Hurricane Ivan

an S. "Steve" Ratliff
for Administrative Services
Milton, Florida 32570-3411

Phone: 850/983-5123

Suncom: 689-5123

Facsimile: 850/983-5115

liff@mail.santarosa.k12.fl.us

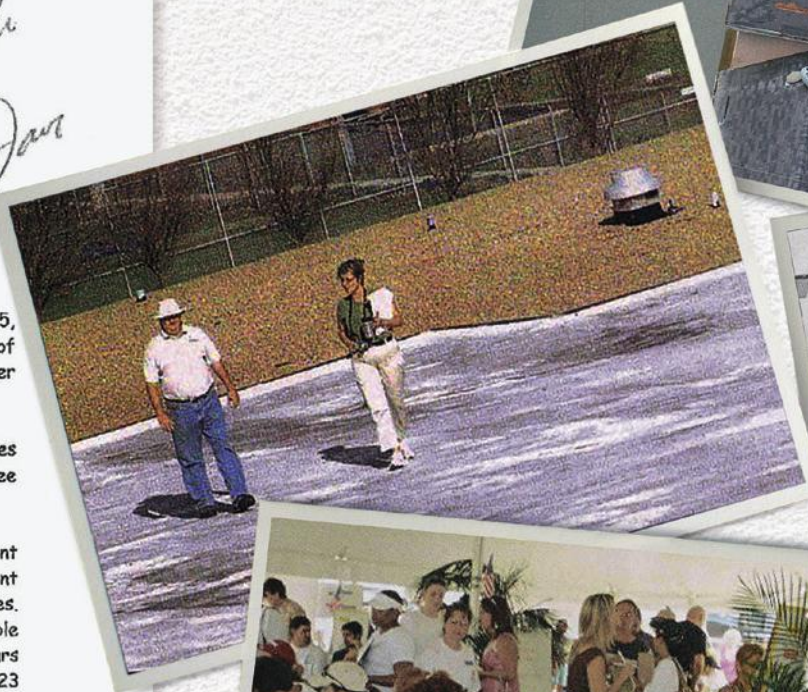
*These
loyalty
nine people
Dave*

Ivan on September 15,
m with a great deal of
ilities received sever

protect the facilities
e fortunate that three

a office. Our account
orm) with independent
the damaged facilities.
ay due to unavailable
dividuals spent 5 hours
ost of our facilities, 23
complete detail of the
She provided copies of
is information was also
ack insurance and FEMA
to answer all questions.
l that these individuals
er.

. We took the pleasure



Photos taken by Gallagher employees
originally published in *The Confidential*

Building lives by building capability.

Recovery doesn't always follow a disaster. Sometimes it begins with a lack of opportunity — and the long task of creating one.

In parts of India, limited access to education and professional skills can narrow futures before they fully take shape. Gallagher has partnered with local organizations on programs that build communication skills, workplace readiness and the confidence to participate fully in the economy.

Skills turn into jobs. Jobs create independence. Independence strengthens families and communities along the way.

Putting lives back together isn't always about restoring what was lost. Sometimes it's about helping people build what was never fully available to begin with.





THE CALL CAME ON CHRISTMAS
MORNING. FEAR IN A
CLIENT'S VOICE. ONE WORD
SAID OUT LOUD:

“FIRE”

Firemen's helmets from across the decades



In moments like that, plans fall away and what remains is trust.

There was no hesitation, only presence. People moved quickly, not because a process demanded it, but because someone needed them. They stayed with the client through the uncertainty, steady and focused, doing what the moment required.

It didn't take long. Just one call. One decision to show up. Because when everything else gives way, that's the moment people remember — and the moment this work exists for.



Standing behind those who run toward risk.

When an alarm sounds, first responders don't hesitate. They move toward smoke, toward wreckage, toward uncertainty, because that is what they do. Every call asks them to place themselves between danger and the people who depend on them.

For firefighters, law enforcement, paramedics and emergency medical teams, risk isn't abstract. It's physical. It accumulates over time. And it doesn't end when a shift does.

Since the 1950s, Gallagher has worked alongside fire departments and first responder organizations where the risks were immediate, visible and deeply human. Today, we work with fire departments, police, emergency medical

services, and search and rescue organizations around the world. We build insurance and risk management programs that protect people, equipment, and operations, so responders can stay focused on what matters most: answering the next call and returning home safely.

When losses occur, the work continues. We support departments as they care for their people, recover their footing and move forward. It's a commitment grounded in respect for the risks first responders carry every day.



**INSURANCE IS THE
GREATEST INDUSTRY
IN THE WORLD.
THE BEST BUSINESS
ON THE PLANET**

THE INDUSTRY BUSINESS T.

CH 05

This conviction grew not from theory, but from experience. Insurance touches every industry, every community, every economy. It enables ambition. It absorbs shock. It makes progress possible.

For those who work within it, the industry offers something rare: the chance to combine commercial rigor with meaningful human impact. Careers built here don't just grow balance sheets — they shape communities, protect livelihoods and create continuity where uncertainty would otherwise prevail.

Looking forward, this belief will fuel continued investment in talent, technology and partnerships. The industry will keep changing, but its purpose endures. We believe with all our heart that insurance remains one of the most consequential choices a person, or a company, can make.

GOVERNMENT TELEGRAPH SERVICE
DOMINION OF CANADA

TELEGRAM



BY AIR MAIL
PAR AER

Mitzvah

PLEASE JOIN OUR FAMILY
ON THIS SPECIAL DAY AS OUR SON

REHEARSAL
DINNER

DANIEL ETHAN

TORAH AS A

MITZVAH

AUGUST 21st, 2004

LOCK IN THE MORNING

2 SCOTT AVENUE
NEW YORK, NY

KIDDU LUNCHEON TO FOLLOW THE SERVICE

KINDLY RESPOND BY AUGUST 7th
AND DAVID GOLDBERG

Mar. 26, 1953.

Dear Audrey: -

I want to tell you
how much I am impressed
by the good work you are
doing in the infirmary. How
your bulletin boards are
very attractive. You are
handling your responsibilities
in your English class very
well. -

be good work!
bless you,
Kirsta

Quinceañera

Join us to celebrate
The 15th Birthday of

ADISON GARCIA

June 17th 6P-11P

PERFORMANCE CENTER
MAIN STREET

to Joan

!com

LONDON
17 1 66

Mr. and Mrs.

Saturday,

at 6

Mr.

re

S. Wm. A.

re of your pres

among of their

Wheelyn Floren

to

Mr. Frederick W

Saturday evening, Nov

Nineteen hundred a

at six o'clock

Church

To Maggie
Birthday

At 4776 N 4th

Milwaukee

On February 21

TIME: 7:00 till

Please Reply

Dinner five-thirty in the afternoon
Reception at 8:00 P. M.

Capitol Pladium

2724 W. Capitol

It's personal: the business of caring.

We work in insurance and risk management, but that's not the whole story. Some days, we're helping make a birthday party happen in Miami. Raising a glass at a bar mitzvah in London. Cheering on a colleague's son at a cricket match in Mumbai. Toasting a quinceañera in Bogotá. Standing shoulder to shoulder for a haka in Auckland. Laughing our way through the cha-cha slide at a client's wedding.

It's never been just policies and paperwork. It's people. Their lives. Their milestones. And the privilege of showing up for them, consistently, thoughtfully and with care.



The look changed. The voice didn't.

Styles changed. The intent didn't. Speak plainly, earn trust and reflect the work behind the words. It has always been our way.



Whose fault when self insurance is left unexplored?

When you self-insure, you are responsible for the financial consequences of any loss. If you do not have a proper self-insurance program, you are leaving your business vulnerable to financial disaster. Arthur J. Gallagher & Co. can help you develop a self-insurance program that meets your needs and protects your business.

ARTHUR J. GALLAGHER & CO.
1 E. Wacker Drive, Chicago, Illinois 60601 • Phone 312/321-1700
• A National Organization Providing Quality Insurance and All Related Services for Self-Insurers
• Services for Commercial, Industrial and Institutional Insurance Programs

Where Only the Tough Survive You'll Find Gallagher

Getting your organization into self-insurance is a difficult task. It requires a long-term commitment and a willingness to take on the financial risk of a loss. Arthur J. Gallagher & Co. can help you develop a self-insurance program that meets your needs and protects your business.

ARTHUR J. GALLAGHER & CO.
10 Davis Center, Gulf Road, Rolling Meadows, IL 60008
312/640-4500

plan put to pasture.

Even though the insurance industry is a competitive one, it is not a free market. It is a market where the strong survive and the weak perish. Arthur J. Gallagher & Co. can help you develop a self-insurance program that meets your needs and protects your business.

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Are insurance premiums running through your hands like money?

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• Services for Commercial, Industrial and Institutional Insurance Programs

CONTROL. SAFETY. RISK. FREE. OSHA.

Gallagher adds new words to self insurance.

You get a better, better insurance program with better service, yet you keep those premium dollars. And the resulting longer cash flow situation is something that claims, major corporate and institutional self-insurers are enjoying every day.

ARTHUR J. GALLAGHER & CO.
1 E. Wacker Drive, Chicago, Illinois 60601 • Phone 312/321-1700
• A National Organization Providing Quality Insurance and All Related Services for Self-Insurers
• Services for Commercial, Industrial and Institutional Insurance Programs

How a smart self insurance can beat a dumb premium

When you self-insure with Gallagher & Co., you keep those premium dollars. And the resulting longer cash flow situation is something that claims, major corporate and institutional self-insurers are enjoying every day.

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10 Davis Center, Gulf Road, Rolling Meadows, IL 60008
312/640-4500

Bridging the Crisis

Use the Gallagher Connection

In today's insurance crisis, you should consider self-insurance. When you do, you'll need a pro to help you make the transition. Managing risk is not for the inexperienced. Only a pro can help you understand the risks involved.

ARTHUR J. GALLAGHER & CO.
10 Davis Center, Gulf Road, Rolling Meadows, IL 60008
312/640-4500

Take the Long View

Use Gallagher's Vision

If self-insurance looks like the way to go, you'd better take a long hard look at the risks. Managing risk is not for the inexperienced or the short-sighted. You need the vision of a company that plans for the long haul.

ARTHUR J. GALLAGHER & CO.
10 Davis Center, Gulf Road, Rolling Meadows, IL 60008
312/640-4500

RED HOTS COLD DRINKS

This business doesn't self insure. But how

Even though the insurance industry is a competitive one, it is not a free market. It is a market where the strong survive and the weak perish. Arthur J. Gallagher & Co. can help you develop a self-insurance program that meets your needs and protects your business.

ARTHUR J. GALLAGHER & CO.
10 Davis Center, Gulf Road, Rolling Meadows, IL 60008
312/640-4500

7 AM - 10 AM
4 PM - 7 PM
MON THRU FRI

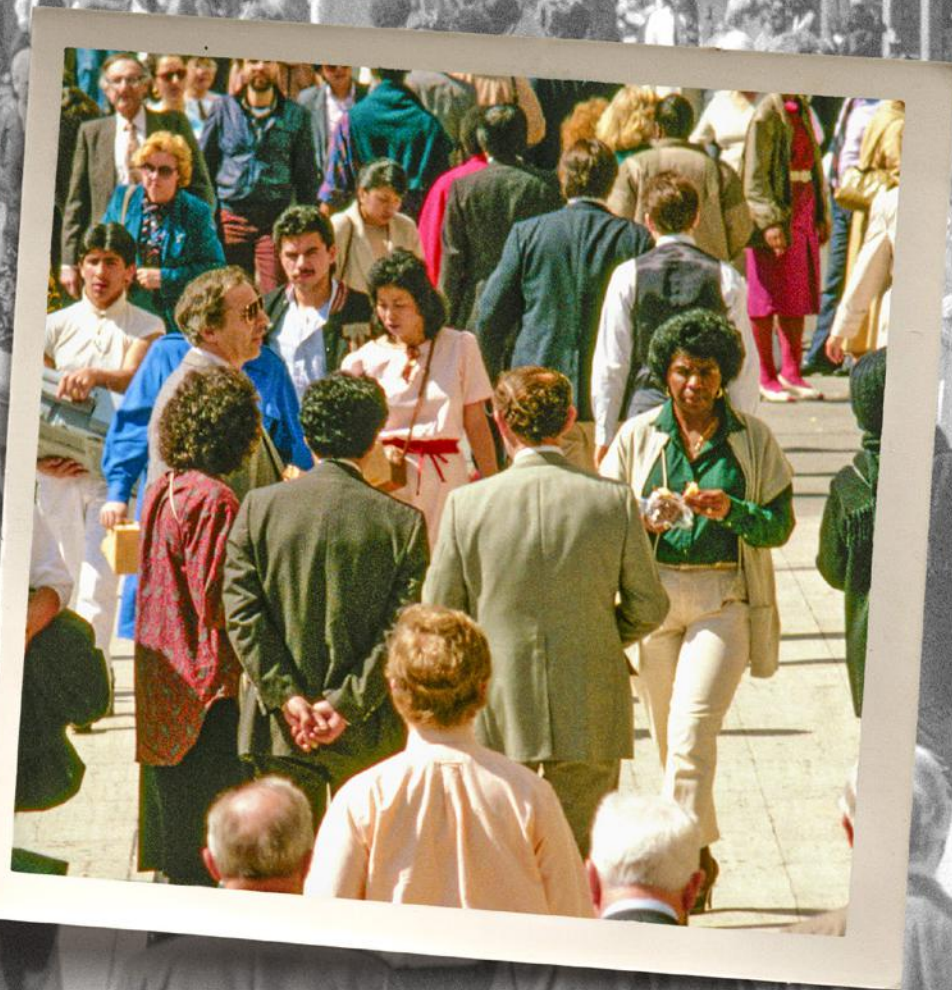
13'-0"

84

CALLAGHER SINCE 1927

NO STANDING
FOR 15 MIN
ANY TIME
STANDING
LIFT TRUCKS
ANY TIME
M-4 PM
EXCEPT SUNDAY

SHORT EXPRESS T-SHIRT





Protect the business. Invest in the people.

Gallagher began by placing coverage between a client and its risk. The client wanted more control over costs. The answer was self-insurance: manage the exposure, don't transfer it. Other Gallagher clients did the same.

Benefits were a different kind of move. Property and casualty protects what a company owns. Benefits do something else. It helps a company attract people, engage them and keep them. The work shifted from helping protect an asset to investing in the most important one any business has.

In the 1960s, Gallagher made that move, betting that a company's people were worth the same rigor and creativity as anything on its books. By the mid-1970s, the bet was on paper: the benefits team wrote the company's first self-funded employee benefits plan. Soon after, a group of Wisconsin hospitals pooled their coverage, thousands of employees under one plan. Not to protect a workforce like a warehouse. To give employers a better way to take care of the people they depend on.

From there it grew. Brokerage to consulting to administration, into one of the largest operations of its kind anywhere. Built the way the rest of the company was: a client need, heard early, answered in full.

Every company protects what it owns. The best ones invest in who makes it run.

Gallagher



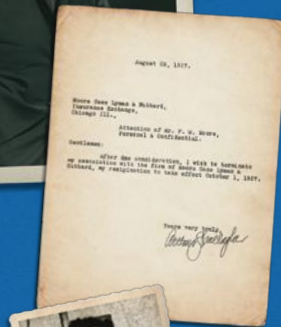
1927

Arthur Gallagher opens an insurance agency in downtown Chicago.



1930

Lloyd's introduces Directors & Officers insurance.



1928

Mabel Pottinger becomes the first Gallagher employee. She helps shape the company for the next 44 years.



1943

New York Standard Fire Policy serves as the foundation for all modern property insurance policies that cover fire in New York and most other states.

1950

Arthur J. Gallagher & Co. is incorporated.

\$175,000 Revenue.



1946-50

Following World War II, Arthur Gallagher's three sons—Bob, Jim and John—join the firm.



1938

Arthur Gallagher teams up with Hartford Accident & Indemnity to pioneer the retrospective rating program, which credits clients for reduced losses.

1958

The tragic Our Lady of the Angels fire ultimately results in Gallagher convincing the Diocese of Chicago to move to self-insurance.

1961

Corporate offices move to 1 E. Wacker in Chicago.



We open our life insurance department, headed by Warren Van der Voort Sr.

1962

Gallagher Bassett Services is formed. Its first self-insured client is Beatrice Foods.



1963

Bob Gallagher is named president and CEO.



1965

John Gallagher launches our summer internship program.

John Gallagher and Gallagher Bassett form the Bishop's Plan.



1970s

\$25 million 1978 revenue.

Accelerated growth period: Revenues +36% CAGR, Earnings +56% CAGR, Staff +27% CAGR.



1972

We open our first international office in Bermuda.

1974

We open in London, forming Gallagher, Hinton & Vereker.



1976

The Confidential, our employee newsletter, launches.

Corporate offices move to Rolling Meadows.

Business Owners' Policy (BOP) created, offering combined property and liability coverage.



1982

Business Insurance ranks us as the 10th largest US broker.

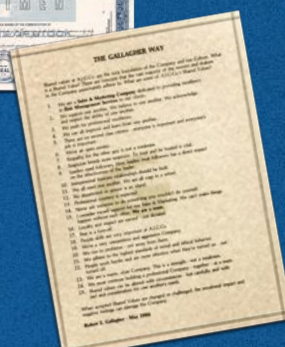


RISX-FACS

1984

We go public at \$13.75 per share, raising \$16.6 million.

Bob Gallagher writes *The Gallagher Way*.



1987

We join the New York Stock Exchange.

We are recognized in *Forbes*' 200 Best Small Companies in America list for the third year.

1990

Bob Gallagher becomes chairman of the board; John Gallagher, vice chairman; and Pat Gallagher, president and chief operating officer.



1992

Hurricane Andrew causes \$45 billion in damages.



1975

Gallagher Benefit Services writes its first self-funded employee benefits plan.

1977

Future company leaders post-summer internships.

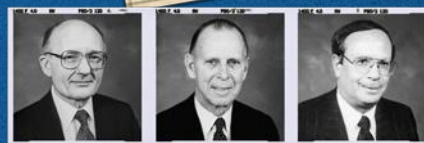
1983

We celebrate our first \$50 million sales year.

Gallagher Bassett introduces RISX-FACS®, a revolutionary online claims information systems.

1985

James Wimmer, Robert Baldwin, and Jack Greenberg become our first independent directors.



1989

San Francisco-Oakland earthquake causes more than \$6 billion in property damage.

1991

Gallagher Bassett forms international unit. Its first location: London.

Our corporate headquarters moves to Itasca.

1994

The Gallagher Scholars program is established by Bob and Isabel Gallagher, awarding funding to Chicago students towards their Catholic education.

Gallagher Bassett revenues exceed \$100 million.

1997

Wyatt Gallagher Bassett joint venture gives us presence throughout Australia.

Risk Placement Services, our wholesale broker is formed.

Artex is created to focus on alternative risk solutions.

2002

We celebrate our 75th anniversary and exceed \$1 billion in revenue.

2004

We are recognized in *Forbes'* Platinum 400 List of Best Big Companies in America.

2007

Risk Placement Services celebrates 10 years.

Global acquisitions and joint ventures extend brokerage footprint to Canada and the Caribbean.

2009

Business Insurance names Risk Placement Services the largest US MGA/underwriting manager.

2011

Business Insurance magazine honors Gallagher Bassett with the Buyers Choice Award.

First Power of Gallagher held.

The acquisition of Heath Lambert doubles our UK presence.

2013

We become a top five retail broker in the UK.

1995

Pat Gallagher is named CEO.

2000

Gallagher Foundation creates matching gift program.

2003

We acquire remaining 50% interest in Gallagher Bassett's joint venture in Australia.

2005

We establish our first service center in India.

Hurricane Katrina causes \$108 billion in damages.

2008

We now operate in 15 countries. Gallagher Bassett is named best TPA in *Business Insurance* Reader's Choice Awards.

2010

Readers of *Business Insurance* vote Gallagher Benefit Services best employee benefit consultant.

2012

We are named a World's Most Ethical Company® by Ethisphere® Institute.

Gallagher Bassett celebrates 50 years.



Arthur J. Gallagher & Co.



Explore Our Evolving Timeline
AJG.com/timeline

2014

Global growth continues with large acquisitions in the UK, Australia, New Zealand and Canada.

2016

We join the Fortune 500 and are added to Standard & Poor's 500 Index.



2015

Our summer internship program celebrates its 50th anniversary.

2017

Gallagher completes a seamless executive succession from Jim Gault, Jim Durkin, and Dave McGurn to Tom Gallagher, Bill Ziebell and Joel Cavaness.

Our corporate headquarters moves to Rolling Meadows. We celebrate 90 years.

2020

Gallagher Connect Partners formalizes our relationships with minority and women-owned partners to proactively deliver diverse solutions to clients.

Gallagher announces partnership to help scale Special Olympics sports around the world.

Gallagher stock hits a new post-split high over \$100 for the first time in January.

2018

Expanding Gallagher's brand recognition and community impact through global and local partnerships.



2021

Willis Re acquisition opens up new global opportunities across the business, broadening Gallagher Re's reach to new regions.



2023

We acquire Buck, an integrated HR, pensions, and employee benefits firm.

Gallagher becomes an official partner of Women's Rugby, the first of our growing partnerships focused on women in sports.

The Gallagher Service Center becomes the Gallagher Center of Excellence.



2025

Gallagher acquires AssuredPartners in the largest deal of a US insurance broker in the history of the industry.

2027

Gallagher celebrates 100 years.



2022

Gallagher stock hits a new post-split high over \$200 for the first time in December.

2024

Tom Gallagher becomes president and Patrick M. Gallagher is named executive vice president and chief operating officer.



Through the Years



The mark we leave is for the people who follow.

“Something I think about almost every day is: How can I leave my mark at Gallagher? How do I make this work better when I leave it? And I think Gallagher has given me a great opportunity to do that in just so many ways. If you have a great idea here, our coworkers are willing to listen. They’re willing to put resources and investment behind it to ensure it’s successful.”

— Gallagher colleague



Intern class of 2025

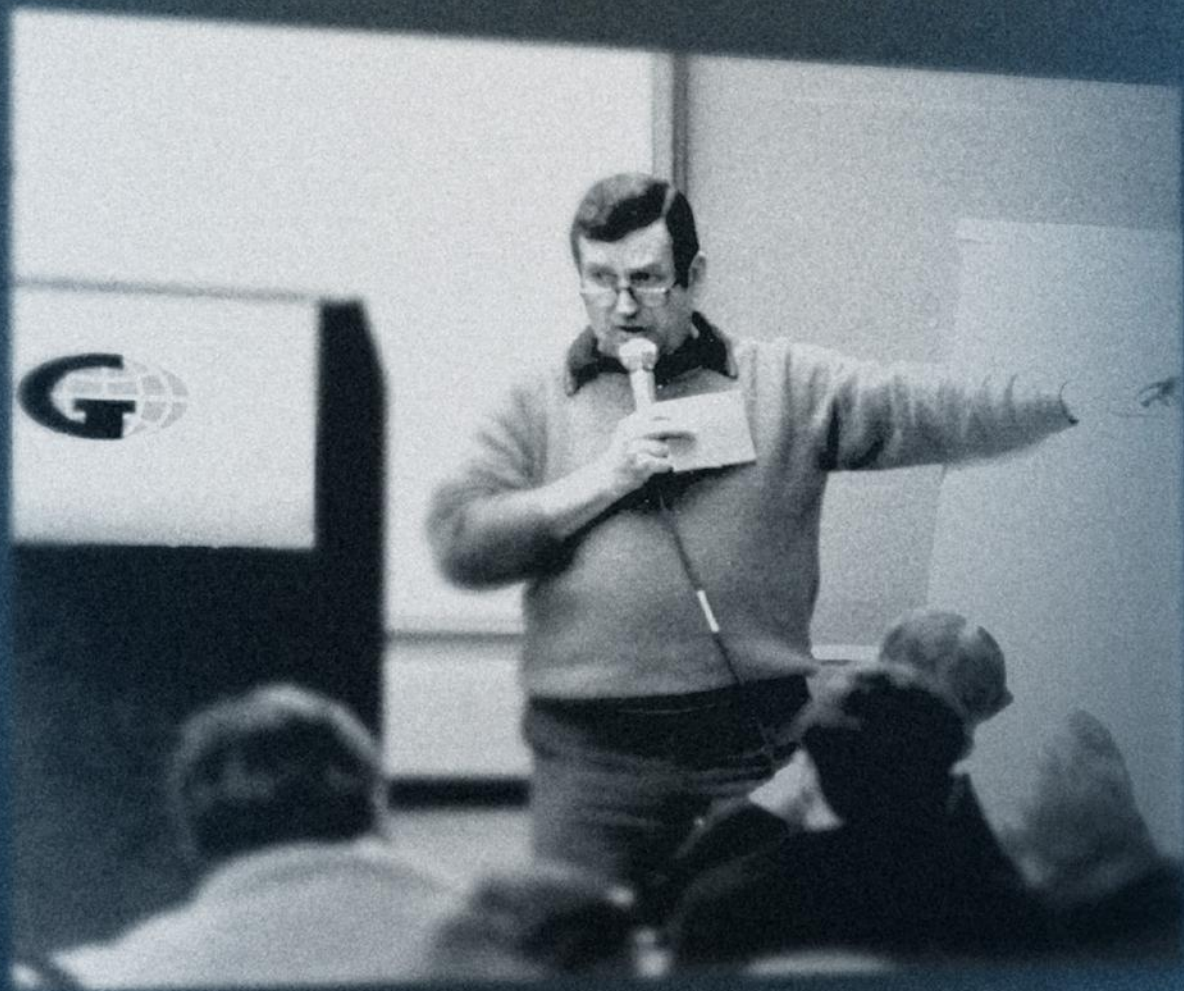
Business with a purpose: Gallagher Connect Partners.

Insurance works best when it reflects the communities it serves. Gallagher Connect Partners is a network built to form lasting relationships with minority-owned, women-owned, veteran-owned and other diverse-certified insurance partners.

The purpose is straightforward: give clients strong local expertise, create opportunity for partner companies and strengthen the communities connected to both. Inclusion isn't a program. It's a way of doing business.







John Gallagher — 1980s



The work endures.

The world changes. Risk follows. What endures is the need for steadiness.

Insurance exists so progress can continue — so people can recover, rebuild and keep moving.

To choose this work is to choose consequence, to be present when it matters. The industry will change. The purpose will not.

**PLAN THE WORK
WORK THE PLAN**

CH 06

Belief alone isn't enough. To last, it must be carried by discipline.

At Gallagher, discipline has never meant rigidity. It has meant intention — thinking ahead, investing early and following through, year after year. The work is always planned with care and executed with consistency, whether developing people, adopting new technology or building capabilities before the need was obvious.

That planning has never been separate from values. Decisions are shaped not only by what should be done, but by how the work will be carried and by whom. That alignment has allowed Gallagher to move through change without losing momentum or direction.

As complexity continues to rise across the industry, this balance of foresight and execution matters more than ever. Planning isn't a phase here. It's a habit. And over time, that habit has become one of Gallagher's most enduring advantages.

Our mission, lived at scale.

As Gallagher grew, clarity mattered. The mission wasn't written for posters or rally speeches. It was written to give people a shared point of reference, steady enough to guide decisions across businesses, borders and moments of change.

It expresses what we value: integrity in how we operate, responsibility in how we grow and care in how we serve.

The mission isn't separate from execution. It's built into it.



TUESDAY SEPTEMBER 5, 2006

APPRECIATION AND RESPECT,
 LDERS FUND PAYS TRIBUTE TO...

ROBERT E. GALLAGHER

of the Board, Arthur J. Gallagher & Co.

Creator of the *Robert and Isabel Gallagher Scholarship Program* of the Big Shoulders Fund

- Now in its 12th year, this program has supported over 1,200 inner city students attending a Catholic school. Typically, these scholarships are awarded in the fifth grade and follow the students through high school. Along with financial support, all Gallagher Scholars have a mentor and must abide by the Code of Conduct for Gallagher Scholars. Mr. Gallagher met with his scholarship students regularly.

Patron at two Big Shoulders supported schools providing significant financial assistance and guidance.

- St. Agnes of Bohemia School* – As a Patron of St. Agnes since 2000, Mr. Gallagher has supported the school in its mission of educating the largely recent Mexican immigrant community on Chicago's southwest side. The school has over 500 students, 90% of whom come from families living at/below the poverty line.

characteristics of the Code of
 Scholars. The Code, which
 discipline and integrity, repre-
 sented for each of his Scholars.

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MISSION STATEMENT

Mission Statement:

We are an international sales and marketing company that plans and administers cost-effective, differentiated property/casualty and human resource risk management programs as brokers, consultants, and third-party administrators.

Our mission is to:

- Provide superior, cost-effective risk management products and services that meet the ever-changing needs of our current and prospective clients, while continuing to strive for the highest professional excellence in the delivery of those products and services.
- Provide our employees with an opportunity for professional growth, personal satisfaction and financial security.
- Build and maintain long-lasting, consistent, honest, and profitable relationships with our insurance markets that we recognize play a crucial role in meeting our clients' risk management needs.
- Grow shareholder value by increasing our client base, dedicating ourselves to increased productivity, profitability, and professionalism resulting in long-term earnings-per share growth.

We will accomplish our mission with the kind of leadership that will ensure perpetuation of our corporate culture and to create and maintain a "Gallagher Team" that is the very best at what we do.

Writing down what already was... and continues to be.

Bob Gallagher didn't dream up Gallagher's values in 1984. He wrote them down because the company was about to go public, and that kind of change puts people on edge. Putting the principles on paper helped settle things. The Gallagher Way worked because it named what people here were already doing.

The culture came first. The language just made it easier to protect and pass along.

John and Bob Gallagher



THE GALLAGHER WAY

Shared values at A.J.G.Co. are the rock foundation of the Company and our Culture. What is a Shared Value? These are concepts that the vast majority of the movers and shakers in the Company passionately adhere to. What are some of A.J.G.Co.'s Shared Values?

1. We are a Sales & Marketing Company dedicated to providing excellence in Risk Management Services to our clients.
2. We support one another. We believe in one another. We acknowledge and respect the ability of one another.
3. We push for professional excellence.
4. We can all improve and learn from one another.
5. There ~~is~~ no second class citizens - everyone is important and everyone's job is important. are
6. We're an open society.
7. Empathy for the other guy is not a weakness.
8. Suspicion breeds more suspicion. To trust and be trusted is vital.
9. Leaders need followers. How leaders treat followees has a direct impact on the effectiveness of the leader.
10. Interpersonal business relationship: should be build.
11. We all need one another. We are all cogs in a wheel.
12. No department or person is an island.
13. Professional courtesy is expected.
14. Never ask someone to do something you wouldn't do yourself.
15. I consider myself support for our Sales & Marketing. We can't make things happen without each other. We are a team.
16. Loyalty and respect are earned - not dictated.
17. Fear is a turn-off.
18. People skills are very important to A.J.G.Co.
19. We're a very competitive and aggressive Company.
20. We run to problems - not away from them.
21. We adhere to the highest standards of moral and ethical behavior.
22. People work harder and are more effective when they're turned on - not turned off.
23. We are a warm, close Company. This is a strength - not a weakness.
24. We must continue building a professional Company - together - as a team.
25. Shared values can be altered with circumstances - but carefully and with t and consideration for one another's needs.

If accepted Shared Values are changed or challenged, the emotional impact and feelings can damage the Company.

Art Gallagher - May 1984

Working the plan.

WITH AN EYE ON THE FUTU

Today, the link between insurance and computing power is assumed. In the early 1980s, it wasn't. When we invested in Tandem NonStop systems, some called it a "bet the company" moment. It proved to be the right call, laying the groundwork for faster processing, stronger data integrity and more reliable decision-making when few in our industry thought that far ahead.

That instinct hasn't changed. Today it shows up in how we put artificial intelligence to work, sharpening how we assess risk and serve clients. The tools are new. The thinking behind them is not. It reflects how we plan: long-term capability over short-term comfort.



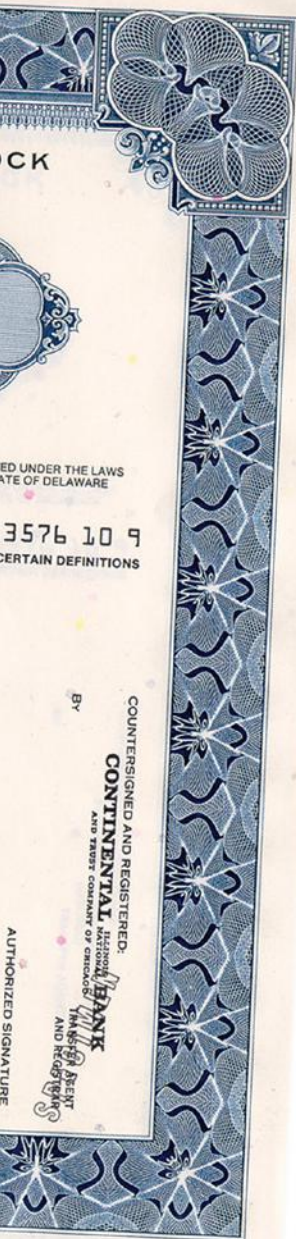
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Common Stock Offering — 1984

Bob Gallagher on the floor of the Stock Exchange the day Gallagher went public



GOING PUBLIC.

By 1984, Gallagher had grown from a one-person agency into a company generating \$64 million in annual revenue, fast-growing, profitable and still entirely privately held. But the Gallaghers understood the math. The company's ambitions would outrun its capital.

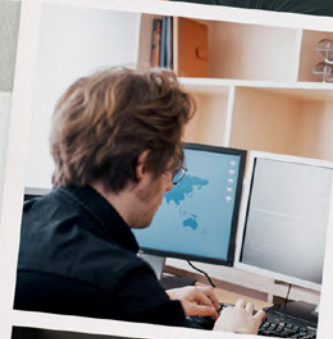
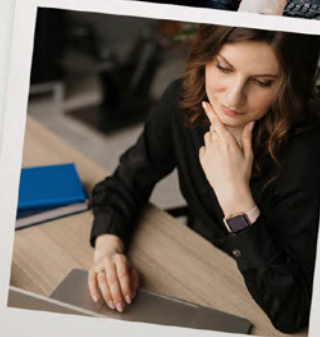
John and Bob believed the public markets were the answer. Plenty of people disagreed. At \$64 million, the company was considered too small to attract serious investor interest. Conventional wisdom said wait. Get bigger first. Their view was simpler: the strength was already there. The market just needed to see it.

Going public gave the company currency for acquisitions and for talent. It also did something few companies of the era had done. It gave employees a real stake in the business they were building. Letting the people who built the company share in its ownership was a radical idea at the time. Ownership became a tool for growth, for partnership and for a new kind of loyalty. The kind you earn when people's futures are genuinely tied together.

Room to grow.

Good development isn't complicated. It's intentional.
On-demand training in more than 60 languages.
The skills travel with the person. The strength travels
with the company.

Leadership
Communication Skills
Executive Presence
Cultural Awareness
Emotional Intelligence
Management / Advisory Skills
Analytics
Building Resilience
Project Management
Productivity & Collaboration Tools
Risk Awareness
Client Service
Artificial Intelligence
Sales & Marketing







$$\frac{1}{r^2} = 1 \quad \frac{a+b}{a-b} = \frac{\tan \frac{1}{2}(A+B)}{\tan \frac{1}{2}(A-B)}$$

$$\sqrt{(x_1 - x_2)^2 + (y_1 - y_2)^2}$$

$$-9 = 0$$

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$$= 1^2$$

$$= 1$$

$$= 0$$

Investing in tomorrow.

When our team in the UK saw a chance to help kids build stronger math skills, they didn't overthink it. They showed up. During lunch breaks, they spent time one-on-one with students, working through problems and building confidence. Those small choices added up. A few hours here and there became something lasting — a reminder that investing early doesn't have to be complicated.

Shared standards, shared ground.

Sports reflect the same principles that guide our work: preparation, discipline, respect and responsibility to something bigger than the moment. That's why our involvement runs deeper than sponsorship. We know what it takes to compete at their level. Our pitch is just a different one.

The same standards extend across baseball, basketball, football, soccer, hockey and IndyCar racing. On every field, court, track and pitch, the connection is the same.





“

I think some of the h
world are those who s
really what I do here,
mission. I help them
their employees. It ha

happiest people in the
serve others. And
is serve my clients'
so they can help
as direct impact.

– Gallagher colleague



**NO MATTER WHERE
YOU ARE IN THE
WORLD, YOU WILL
KNOW YOU ARE
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Global growth didn't happen by exporting a template. It happened by carrying shared principles into local contexts, and letting local leadership bring them to life. That consistency created familiarity and trust without uniformity and sameness.

Whether in a long-established market or a new one, Gallagher spaces reflect the same priorities: respect, professionalism and accountability. They feel connected because they are — by values, by relationships and by shared purpose.

Continued expansion only raises the stakes on that cohesion. It allows Gallagher to operate as one enterprise while staying locally grounded and relevant. It is that balance that has brought us to where we are. It will keep defining global growth.



WHEREVER WE GROW, V



WE'RE ONE GALLAGHER.

Gallagher Spaces:

Where neighbors
come together.

Gallagher Way: Chicago, IL

Gallagher Way is at the heart of the neighborhood — a place to gather on game days and ordinary ones alike. From markets and movies to concerts, fitness and seasonal traditions, it's a shared front yard for the city.

The plaza also marks a change in how Gallagher tells its story. The name that once lived in trade journals now lives on city blocks, team jerseys and game-day broadcasts. Marketing built that reach deliberately, and it carries a simple message: this name belongs to the neighborhood too. A company is easier to trust when you can walk right up to it.





Gallagher Square: San Diego, CA

More than an open space, Gallagher Square is where the ballpark meets the city: designed for gathering, giving back and belonging. A place shaped for fans, neighbors and community life beyond the game.

But sport is a business. At Gallagher, the business is taking care of people: the players on the field, the crews who run the building, the managers who keep it open and the families behind all of them. Protecting a game means protecting everyone it takes to put one on. A square where the whole city gathers is the same idea, at neighborhood scale.





CALLAGHER SINCE 1927





Joffrey Ballet: Chicago, IL

The Joffrey Ballet has called Chicago home for decades, and a great city deserves great art. But the partnership goes beyond the stage. Joffrey dancers, some of the most accomplished in the world, run clinics for kids across the city. Children who might never have seen a ballet learn from the people who dance it. That is what giving back looks like when it's real: not a check, a presence.

Gallagher's support for the Joffrey Ballet reflects a simple belief: the strength of a community is measured by more than its commerce. The arts give a city its character, its memory and its sense of itself. Backing them is part of what it means to be rooted in a place, not just located there.



Gallagher Premiership Rugby: Twickenham, England

On the pitch and beyond it, Gallagher's global outlook and community-first values align with rugby's drive to grow the game. It is a partnership built on shared ambition, development and respect for the sport's roots.



GALLAGHER SINCE 1927





The same work, wherever it's needed.

Gallagher's global presence is defined by how the work moves.

Every day, responsibility passes across borders and time zones. A conversation that starts in one market continues in another. A challenge raised late in the day is taken up overnight. The work doesn't stop when an office closes — and neither does accountability.

This isn't coordination by exception. It's habit — built deliberately, reinforced by shared standards, sustained by trust between teams who know how one another works.

The result is continuity: one enterprise, no matter where the work begins or where it needs to go next.

Excellence is everywhere.

In 2006, Gallagher opened what is now known as the Gallagher Center of Excellence (GCoE) to keep up with the company's global growth and make sure clients get the same quality of service wherever we do business. From day one, it's been built on the principles Art laid down back in 1927: Believe in yourself and work hard.

Twenty years later, GCoE colleagues have a hand in just about every Gallagher division and function, working out of offices across India, Sri Lanka, Colombia, the Philippines and Las Vegas.

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Aboriginal art commissioned by the Gallagher team in Australia



Doing our part.

Australia's Reconciliation Action Plan is about building a more just future for all Australians, including First Nations communities still living with the effects of colonization. Gallagher has committed to doing its part — strengthening relationships with First Nations peoples, learning through open dialogue and supporting healing while celebrating the rich diversity of communities across the continent.



Growing together.

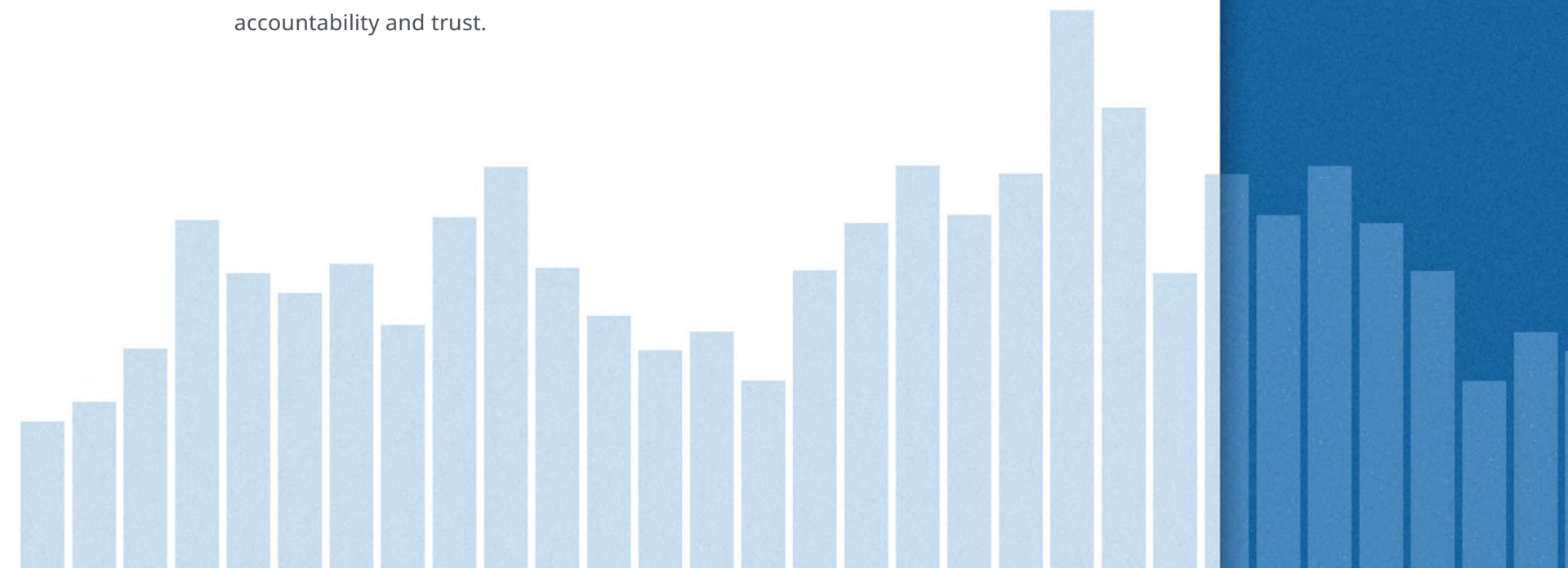
Gallagher's growth around the world has never been about collecting companies. It's been about welcoming teams.

Each merger begins with a simple expectation: The work continues, relationships are honored and people keep doing what they do best — now with broader support behind them. Integration isn't about replacing local identity. It's about connecting it.

New teams join a global enterprise that shares standards, accountability and trust.

Colleagues collaborate across borders. Knowledge moves freely. The experience — for clients and teams alike — stays consistent even as the footprint expands.

Acquired teams don't disappear into a system. They find their place within it — contributing local insight, gaining global reach, moving forward as one.



Look who's joined the party. Gallagher.

Top Ten And Growing Faster.



ARTHUR J. GALLAGHER & CO.
International Insurance Brokers
10 Gould Center
Rolling Meadows, Illinois 60008
312/640-8500

1982

Top Ten broker worldwide.

Ad from when Gallagher entered the top ten insurance brokers globally — 1982

Gallagher:
Founded on **TEAMWORK**,
Built by **WINNERS**

An entrepreneurial spirit and a team approach to serving clients have defined Arthur J. Gallagher & Co. for eight decades. Today this supportive culture energizes our people at every level and keeps us focused on both professional and business growth throughout our company.

 Arthur J. Gallagher & Co.

**INSURANCE IS
THE OXYGEN
OF COMMERCE**

CH 08

Commerce moves because risk is carried with confidence. Factories open their doors. Hospitals expand their wings. Energy flows across grids and through cities. Cargo crosses oceans. New companies take their first steps. Most of the time, no one stops to consider what makes that movement possible. But beneath each decision to build, hire, invest, or innovate is an assumption: The risk can be managed.

When insurance works well, it is nearly invisible. It sits quietly behind balance sheets, construction loans, public infrastructure and private ambition. Its presence is felt most clearly only when it's absent — when capacity tightens, markets harden, or uncertainty slows progress. In those moments, what once seemed background becomes essential.

Over time, we came to understand that serving clients meant more than placing coverage. It required strengthening the systems that allow coverage to exist in the first place — expanding access to capital, building wholesale pathways when standard markets hesitated and reinforcing insurers through reinsurance and alternative risk structures. These capabilities were not built for complexity's sake. They were built to keep commerce moving, even under pressure.

As risk grows more interconnected and more concentrated, the role of insurance becomes more critical — not less. We have tried our best to supply that steady flow of capacity, and we intend to continue doing so in a world where economic resilience depends on it.

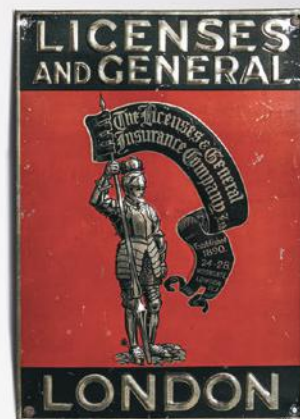
Fire marks: The first symbol of insured commerce.

Before public fire departments existed, cast-iron fire marks on building fronts showed which insurer stood behind the property. When a fire broke out, private brigades looked for those marks to decide where to send their crews. Commerce depended on them.

The plaques had mostly disappeared by the time Gallagher opened in 1927. But the principle hadn't: When something goes wrong, someone capable — and accountable — is already standing beside you.



Insurance fire marks from across the globe





John Gallagher
Vice Chairman, 1985-1996



My dad's legacy of creativity, change and finding a new way is everywhere throughout our enterprise... He always said the reason he loved this business so much is because you could 'make it happen' without waiting for others or without having to follow in the footsteps of those before you.

— Pat Gallagher

Building for what's next.

As commerce grows more complex, more digital, more interconnected, the oxygen it needs grows more sophisticated too. The answer won't be simpler products or fewer moving parts. It will take what Gallagher has always offered: judgment, relationships and the willingness to stand behind the work.

The grid never stops. Neither do we.

Power moves through lines you never see. Fuel flows through pipelines buried beneath cities. Cargo crosses oceans on schedules measured in hours. The infrastructure that sustains modern life operates on the assumption that someone has accounted for what happens when it doesn't.

Energy, transportation, construction, water systems, ports, telecommunications — these industries don't make headlines when they work.

Gallagher has worked alongside the operators of this infrastructure for decades — not to observe the risk from a distance, but to understand it well enough to stand behind it. The work has never been about coverage alone. It has been about keeping commerce moving.





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GALLAGHER SINCE 1927

**ALWAYS DO THE
RIGHT THING.
NO MATTER WHAT
THE COST.**

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Doing the right thing is often not easy. It can cost more in the short term: time, revenue and certainty. But over a century, Gallagher learned that integrity compounds. Trust earned slowly tends to last.

Walking away from the wrong deal. Holding a position when it would have been easier to fold. Decisions like these built the reputation, and the reputation built relationships that outlasted market cycles and leadership transitions alike.

A hundred years on, the scrutiny is higher and the expectations are too. The commitment hasn't moved. Doing the right thing still governs the decisions, for the same reason it always has: it works, for everyone.

The STAG LINE



Published by The WESTERN DEPARTMENT of HARTFORD ACCIDENT AND INDEMNITY COMPANY
The Agents' Company

VOLUME 4 NUMBER 6

AUGUST, 1952

AN INTEGRAL PART OF EVERY COMMUNITY...



Arthur J. Gallagher



Left to right: John Gallagher, Ed Keating, Jim Gallagher, Dan Wachs, Bob Gallagher.



Mabel Pottinger

Mr. Gallagher, President and founder of the Arthur J. Gallagher & Company Agency, has been associated with the insurance industry since the day he started earning his way in life. From an office boy to a cancellation clerk and then an auditor. His services as an auditor came to a halt when Uncle Sam needed him as a member of the famed 33rd Infantry Division in World War I. Upon his discharge from the army the perplexing problem confronting him was what end of the insurance business should he pursue. He decided on selling and became associated as a broker with Moore, Case, Lyman and Hubbard.

in November, 1929, this agency has grown. First, as a result of Mr. Gallagher's determination to succeed and secondly, because his principles of success have been instilled in the hearts of his present associates. These associates include "three chips off the old block"—his sons, Jim, Bob and John, Ed Keating, Dan Wachs and Mabel Pottinger. These six people with Art Gallagher at the helm have combined their respective talents into a team of outstanding representatives.

Arthur J. Gallagher & Company, like many other Hartford agents, prides itself

has resulted, which bears out the fact that these meetings have been worthwhile. By constantly keeping abreast of the problems confronting the insurance industry today — this agency is aware that the insurance companies alone cannot make the public conscious of safety. In addition to soliciting company aid wherever needed, they themselves are extending their efforts to promote safety by conducting meetings, and through personal contacts with their assureds.

Has all this extra effort and service paid off? A most emphatic, Yes! Their customers are satisfied and as we all

Community as a commitment. Not a campaign.

Long before corporate America had a name for social responsibility, Gallagher was already showing up. In the early 1950s, *The Stag Line*, a Hartford Insurance publication, featured the company on its front page and described Gallagher as “an integral part of every community.” The piece reads less like a company profile than a portrait of a business that didn’t draw hard lines between work and belonging.

When the Our Lady of the Angels fire devastated a Chicago parish in 1958, people stepped in because that’s what you do. The Bishop’s Plan that followed brought that instinct to a national scale. The internship program, launched in 1965, came from the same place: Invest in young people, give them real work and trust that it matters.

These weren’t programs designed to signal values. They were expressions of values already there — quiet, consistent and carried forward by people who believed the work extended beyond the office walls.

Excerpt from *The Confidential* — 1982



We had some help.

Gallagher's early success was never ours alone. The many carriers who took our business, paid out claims and backed our clients helped build this company. Equally important was our own dedication to the standards we set for ourselves.

Through depression, recessions and shifting regulations, bending the standard slightly would often have been simpler.

We held it anyway.

That's what a hundred years of doing the right thing looks like. Not one dramatic moment of integrity, but a long accumulation of ordinary choices made well. Trust builds slowly, frays quickly and cannot be manufactured after the fact.

Do the right thing and things will work out.





Former insurance carriers from around
the United States

The Power of Gallagher.

The most powerful thing Gallagher can offer is certainty: the knowledge — earned over years — that the answer will be straight and the commitment will hold. Inside the company, that's called culture. Outside, it's called brand. It's the same thing.

The Power of Gallagher puts it in one room: the top producers, consultants and leaders from across the global footprint.

What makes a gathering like this possible isn't logistics. It's trust. People don't cross time zones to sit with colleagues they aren't sure about. They come because the culture has already proven itself. And because it's fun. Never underestimate that.



**AND WE'RE JUST
GETTING STARTED**

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One hundred years in, Gallagher has earned its confidence. A century of hard work, of showing up for clients, of culture that holds. Partnerships that deepen. A global enterprise that still behaves like a neighbor.

But what a century earns, above all, is responsibility. The opportunity to keep serving is not a victory lap. It is a standard to meet, and the people here know it.

The work ahead is expansive: new risks, new markets, new ways to serve clients not yet imagined. The foundation remains the one laid at the beginning. Values that travel. People who care. A belief that progress and principle can grow together.

Getting started doesn't mean starting over. It means carrying forward what works, applying it with discipline and trusting that what built the past will shape the future.

When you climb the hill, it's time to look for mountains.

— Bob Gallagher

And that is what we consider the first 100 years to have been. A hill. Granted, a steep one. One that required a lot of help from a lot of people, but, all the same, a hill. From here, we see the mountain. And we're ready to climb.





Bob Gallagher
Former CEO and Chairman



"Good Leaders are
moral and ethical."

"Leaders need followers. How leaders treat followers has a
direct impact on the effectiveness of the Leader."

"The greatest comfort ... the work well done."

"A leader is a visionary."

"LEADERS HAVE A **PASSION** TO BE THE BEST."

"I truly believe the most important thing in
this organization is the culture. It is the glue.
You have to have that fire in the belly."

"Leaders never, ever give up."

"The best Leaders are happy, upbeat, positive.
No matter how dark the hour, they never
show or express fear to others."

"LEADERS DRIVE OUT THE CURSE OF FEAR."

"The best day ... today."

"Leaders who treat people fairly,
build respect and more followers."

"The best teacher ...
one who makes you want to learn."

"Leaders should have fun."

LAUGH A LOT.

Be a participant in life."





What comes next?

No one can map risks still forming. Climate transition is redrawing where things can be built and insured. Artificial intelligence is reshaping how decisions get made and who answers for them. Cyber threats have moved from individual breach to systemic exposure. Workforces are aging and shrinking, changing the cost of labor, healthcare and retirement.

We don't claim to predict any of this. What we claim is readiness. Every capability in this book was forged in response to something the world didn't yet fully understand. We will meet the next hundred years the same way.

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GALLAGHER SINCE 1927

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The next generation is already here.

They are not arriving someday. They are already at the desks, on the calls, in the rooms where the work happens. Ask a veteran of more than thirty years what she found when she joined Gallagher, and ask the same of a colleague still early in her career. Different decades, different starting points, same discovery: a strong work ethic and a relationship-first culture. The proof of a culture is not what leadership says about it. It is what people find when they show up. And because that culture has held across generations — new hires and eras of growth — the next generation is not a question mark. They are already here, and our future is very bright.



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All terms and amendments to be agreed



So much more than the name on the door.

The constant is not milestones. It is culture. Believe in yourself. Work hard. Insist on fair treatment. Add “put relationships first,” and those are the principles that have outlasted every market cycle and every generation of leadership.

Yes, the name on the door is Gallagher. But credit belongs to many. The brokers and the bookkeepers.

The teams in Pune and Manila and London. The ones who arrived last week and the ones who gave thirty years. They are the reason the name means what it means.

Our culture is still thriving. The next generation of believers is still showing up. Which means one thing — we’re still Gallagher.





GALLAGHER

EPILOGUE

Much of what Gallagher will become rests on a culture that began in 1927. That culture was carried into every office until it was simply how the work got done. There is nothing to reinvent. But there is plenty to build on.

So here is our pledge. We will keep listening and building. We will keep taking care of our clients. We will keep choosing partners who share what we value. We will keep finding more of them, on every field and in every market. Partnership has always been how we move people forward. We will keep helping our communities, because partners are our neighbors too.

That name on the door has always meant something, and a lot of people earned it. So thank you — to everyone who got us here. The best way we know to honor you is to keep building.

And this is just the start.

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