



Season's Greetings

SEASON'S GREETINGS

FROM EVERYONE AT



Gallagher

Risk Management Assessment Tool

As the year ends, it's the ideal time to review and strengthen your franchise's insurance coverage. To help you prepare for the year ahead, use our [Risk Management Assessment Tool](#), which is designed specifically for franchise owners. This tool will help evaluate your current coverage, identify potential gaps and ensure you're fully protected against emerging risks.

Take a few minutes to complete the assessment now — **and head into the new year with confidence and peace of mind.**

[Download Assessment Tool](#)

Minimize Liability and Safeguard Your Operations

At Gallagher Franchise Solutions, we're committed to helping franchisees protect their business from avoidable risks.

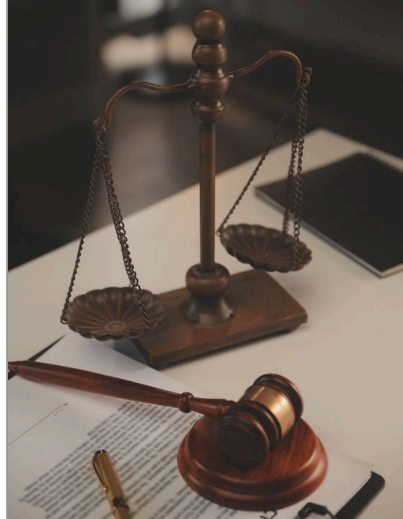
To support you in managing subcontractor relationships and understanding your insurance obligations, we're sharing two quick-reference guides:

- **Subcontractor Management Plan** — Outlines key steps for verifying coverage, maintaining compliance and documenting subcontractor activities.
- **Additional Insured Endorsements** — Explains what additional insured status means and how to ensure your contracts are properly covered.


[Subcontractor Management](#)
[Additional Insureds](#)


2025 Commercial Insurance Trends

The commercial insurance market has shown signs of stabilization, but persistent loss trends and evolving exposures continue to challenge insurers and insureds alike. Franchise owners should be aware of five major trends we monitored during 2025 renewals and risk programs and consider proactive strategies to stay ahead.

[Keep Reading](#)


H.R.5267 American Franchise Act — What Franchisees Should Know

The franchise community is united in supporting the bipartisan American Franchise Act. The bill's enactment would clarify roles, reduce risk for franchisors and provide franchisees greater confidence to grow their businesses.

[Learn More](#)


Common Mistakes New Franchise Owners Make

Thinking of buying a franchise?

This Forbes article outlines the top pitfalls many first-time franchisees fall into — from underestimating startup and operating costs and misjudging the fit between the franchise model and one's own skills or lifestyle to ignoring the franchisor's rules and systems.

Whether you're just exploring options or already signed on the dotted line, this read is a useful cautionary checklist.

[Read More](#)


The Franchise Fee: Why Costs Are Rising

Thinking about expanding or investing in a new franchise location? You've likely noticed that **franchise fees and startup costs are climbing**. In this featured article from Biz2Credit, [Franchise Fee News: Why Costs Are Rising in 2025](#), you'll learn what's driving those increases and what it means for you as a franchise owner.

The article breaks down:

- The **key factors** pushing fees higher — from labor costs to technology investments.
- How these changes may affect your **initial investment and cash flow**.
- Tips for **planning** and keeping your growth goals on track.

Staying informed about these trends can help you make smarter financial decisions and protect your bottom line.

[Learn More](#)


UPS Perks



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- **Up to 50% off** additional services

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Meet your Franchise Program Manager

Contact me today to discuss additional coverage needs, as well as available safety and loss control resources.

[[Program Manager Name]] | [[Program Manager Email]] | [[Program Manager Phone]] | franinsurance.com



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