Risk Insights

Gallagher Franchise Solutions

Newsletter | **September 2026**

Benefits of Return-to-Work Programs for Employers and Employees

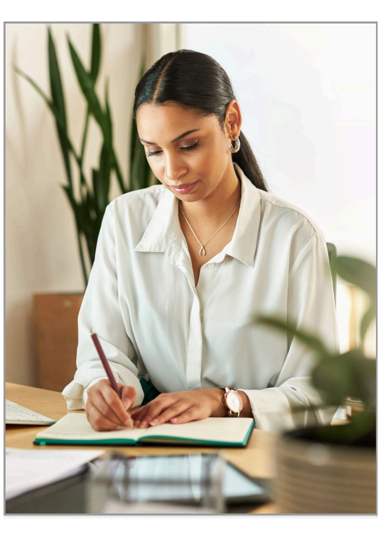
When an employee is injured on the job, having a thoughtful return-to-work (RTW) program can benefit both your business and people. Modified duties, reduced hours and gradual transitions can help employees get back to work while supporting recovery, improving morale, reducing workers' compensation costs and helping maintain productivity.

In this article, ***Benefits of Return-to-Work Programs for Employers and Employees***, you'll learn more about how these programs can benefit your business and your employees — from improving retention and productivity to helping employees maintain financial stability during recovery.

Full Article

Gallagher Franchise Solutions understands your business and its unique risks. We can tailor insurance coverage and risk management solutions designed to help protect you and your employees.

Three Questions Franchise Candidates Should Ask Before Investing in a Multi-Service Concept



Investing in a franchise is an exciting step — but asking the right questions upfront can make all the difference. This insightful article from *Franchising.com* highlights three critical questions every prospective franchisee should consider before committing to a brand. From evaluating financial expectations to understanding operational support, these considerations can help set the foundation for long-term success.

Keep Reading

As you explore new opportunities or continue growing your franchise, Gallagher Franchise Solutions is here to support you every step of the way — serving as your trusted partner in building and growing your business.

How to Tell Whether a Franchise Opportunity Is Built to Grow

Building a successful franchise is about more than getting your first location up and running — it's about choosing a business model and putting the right strategies in place to support long-term growth. As you consider expanding to additional locations, understanding scalability, operational efficiency and the support available from your franchisor can help position your business for success.

In this article, *1851 Franchise* explores key factors to consider when evaluating a franchise's potential for sustainable, multi-unit growth.

Read Article

As your franchise grows, so can your risks and insurance needs. Gallagher Franchise Solutions is here to support you throughout your franchise journey, helping you identify evolving exposures and tailor insurance and risk management solutions to help protect your business, people and continued growth.

A Step Forward for Franchise Stability

The American Franchise Act is taking an important step forward, with the House Education and Workforce Committee voting to advance the legislation to the full House for consideration. If passed, the bill would establish a more consistent federal standard for determining when a franchisor and franchisee may be considered joint employers — potentially providing greater clarity and stability for franchise businesses.

For franchise owners, staying informed about legislative and regulatory changes is an important part of managing business risk. Read the latest from *FranchiseWire* to learn more about the American Franchise Act and what its advancement could mean for the franchise industry.

Learn More

Franchise Lenders Proceeding with Caution in Volatile Economic Environment

As economic uncertainty continues to shape the franchise landscape, access to capital remains a critical factor for growth. Lenders are taking a more cautious, selective approach — placing greater emphasis on financial strength, operational performance and long-term viability. This article from *FranchiseTimes.com* explores how today's lending environment is evolving and what it means for franchisees looking to expand or invest.

Review Article

At Gallagher Franchise Solutions, we understand navigating a more complex financial landscape requires a proactive risk management approach. Our team is here to help you protect your business, strengthen your position and move forward with confidence — no matter the market conditions.

Want the Next Generation to Take Over? Start Succession Planning Now

Planning for the future of your franchise isn't just about growth — it's about continuity. As highlighted in this recent article from *FranchiseTimes.com*, many business owners wait too long to begin succession planning, putting long-term success and stability at risk. Starting early allows the next generation to build experience, gain trust and step confidently into leadership when the time comes.

Continue Reading

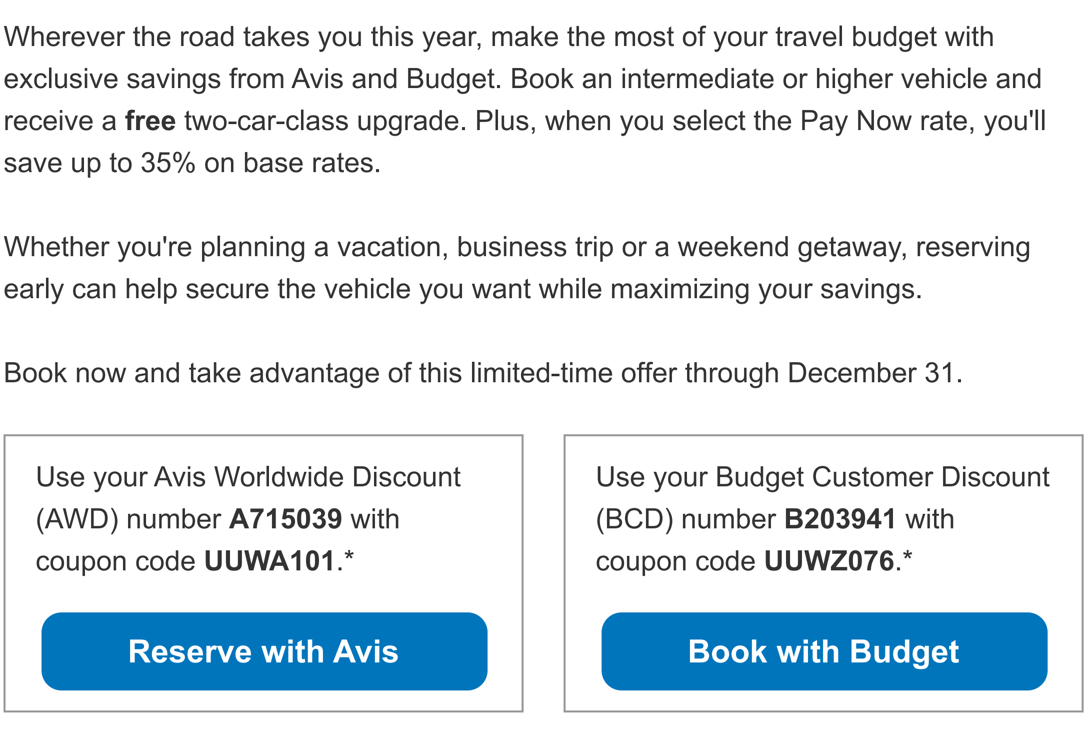
At Gallagher Franchise Solutions, we understand protecting your legacy requires more than a plan — it requires the right partners. From risk management to tailored insurance solutions, we're here to help safeguard your business today while supporting a seamless transition for tomorrow.

Local Marketing Strategies — Franchise Thought Leaders Share How Entrepreneurs Can Lead Their Local Markets

Building strong connections within your local community is essential for driving visibility and long-term growth, especially for franchise owners. This *FranchiseWire* article explores practical, results-driven local marketing strategies, from leveraging digital channels to engaging with customers right in your neighborhood. By combining online tools with community-focused initiatives, businesses can strengthen brand awareness, attract nearby customers and turn local engagement into measurable success.

Read On

At Gallagher Franchise Solutions, we understand effective growth strategies go hand in hand with managing risk. As you expand your local presence, our team is here to help you protect what you've built — offering tailored insurance solutions designed to support your business, people and profitability every step of the way.



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*Coupon valid for a one time, two car group upgrade on an intermediate (group C) through a full-size four-door (group E) car. Maximum upgrade to premium (group G). Offer valid on daily, weekend, weekly and monthly rates only. The upgraded car is subject to vehicle availability at the time of rental and may not be available on some rates at some times. Coupon valid at participating Avis or Budget locations in the contiguous U.S. and Canada. One coupon per rental. Coupons cannot be transferred, sold and we reserve the right to change terms anytime at our sole discretion. A 24-hour advance reservation is required. May not be used in conjunction with any other coupon, promotion or offer. For reservations made on Budget.com, upgrade will be applied at time of rental. Renter must meet Avis or Budget age, driver and credit requirements. Minimum age may vary by location. An additional daily surcharge may apply for renters under 25 years old. Fuel charges are extra. Rental must begin by December 31, 2026.

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