



Willis, a WTW Business Insurance for Banks

Tailored solutions: Risk transfer and beyond

Specialized understanding



Exceptional client service



Broader perspective on risk



Optimized outcomes



Risk management



Cyber threats, generative AI, regulatory changes, authorised push payment fraud and economic uncertainty have made the banking risk environment increasingly complex and interconnected. Added to this are the regulatory capital requirements and the pressures of operating across different jurisdictions. To maintain resilience, banks require an integrated and proactive risk management strategy. Engaging a specialist broker can help align risk strategy with your business objectives, leverage advanced modelling, and navigate industry-specific regulations and claims.



Willis' key differentiators Specialized understanding

Our dedicated banking team offers extensive industry experience supporting banks of all sizes worldwide. Drawing on experience across insurance products, consultancy services and risk management, we support clients in shaping coverage that aligns with their changing requirements.

As a global line of business, we are able to offer the full breadth of services and expertise available across Willis globally.

Exceptional client service

We work closely with clients to deliver tailored solutions and informed guidance, supporting them across the various aspects of their insurance programmes.

Our team provides ongoing coverage reviews, board presentations, risk mapping, and industry updates ensuring clients are prepared for evolving industry challenges.

Broader perspective on risk

Our holistic approach helps clients address a broad range of banking risks, drawing on global expertise and data-driven insights to support informed decision-making.

In addition to utilising the traditional insurance market, we consider alternative risk transfer strategies such as Structured Solutions, Parametric Solutions and Captives. These tools can unlock new sources of capital, improve liquidity and align risk financing and business objectives.

Optimized outcomes

Through proprietary analytics and our connected [risk intelligence platform](#), we empower banks to make data-driven decisions, manage risks proactively, and achieve capital efficiency.

We do this by leveraging our established modelling capabilities to optimise available capital to find the right balance of risk retention and risk transfer. Insurance can then be used as a lever to support growth and strengthen balance sheets rather than simply to mitigate loss.

Our [analytics suite](#) provides timely insights to cover and a comprehensive view of insurable risks, supporting strategic decision-making and proactive risk management.

Risk management support

We offer enterprise risk management, strategic consulting, operational risk assessment, ESG advisory, and captive solutions, all driven by data and industry expertise.

Understanding key insurable risks

- **Cyber Risk:** This is a top priority for banks, impacting trust and reputation. Breaches can undermine customer confidence, invite regulatory scrutiny, and damage brands.
- **Regulatory Risk:** From capital adequacy rules to evolving standards around digital assets and data privacy, the pace and breadth of regulatory change is an ongoing challenge for banks.
- **Artificial Intelligence:** The use of generative AI, for example, in customer service and credit decisions introduces new risks such as privacy breach, bias and hallucinations which can have reputational and financial consequences.
- **Mortgage Impairment:** Insures the outstanding mortgage balance in the event of for example a fire in a property which is uninsured, and the mortgagee is no longer paying their debt.
- **APP Fraud:** Willis has developed an innovative solution to address this growing fraud risk.

Banking expertise

- **Experience:** Our client list includes banks of all shapes and sizes from across the globe from systemically important banks (G-SIBs), challenger and neo banks, to development banks, building societies and credit unions.
- **Industry Leaders:** In all major jurisdictions including London, Europe, NA, Bermuda, Australia, Singapore, Tokyo, India and LatAm, with global support.

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About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximise performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](#).



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- **Team:** Dedicated banking team provides expertise across all lines of insurance and consultancy services, comprising banking, risk management, insurance, contract advisory specialists and claims advocates.
- **Coverage:** Dedicated team of coverage specialists seek to tailor wording and access broad cover available in the market, subject to insurer appetite, policy terms and individual circumstances.
- **Solution Innovation:** Insurance solutions include bespoke Blended forms, APP Fraud Insurance and Mortgage Impairment.
- **Risk Management:** Specialist Cyber and Operational Risk advisory teams provide support, solutions and insights.
- **Claims Advocacy:** Specialist advocates embedded in the core service team provide dedicated claims support from pre-claim advice to detailed guidance throughout the claims process through to resolution.
- **Thought Leadership:** We issue regular content on new and evolving issues within the banking industry and what impact they have on an insurance programme, together with detailed analysis of insurance market conditions and claims trends.

Discover our latest insights by reaching out to Willis colleagues or learn more on [wtwco.com](#)

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