



Public sector

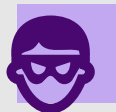
WTW Public Sector & Education Industry Vertical Division

Our public sector is critical to the function of our society. Public sector risk managers and their insurers create stability when risk transfer options are optimally designed and implemented. If you are in the public sector, then you are among the most unique risk profiles and challenges that currently exist in risk and insurance.

Public sector includes more than what most people think of as 'government.' For example, most do not consider the operation of prisons, hospitals, universities, bridges and tunnels, utility authorities and many more services that are critical to protect and enhance the lives of citizens.

Public sector risks

While no two public sector clients are the same, there are the standard risks that we see because unfortunately they continue to grow:



Cyber: Limited resources make some public sector accounts more vulnerable and an attractive target for criminals. Generative AI continues to change how business is done. Cyber claims can disrupt the health of your balance sheet.



Property: Many public sector accounts hold a substantial portfolio of land and buildings in their local geographic area as compared to their private counterparts. Continued large and catastrophic weather events, catastrophic accidents, special events and infrastructure vulnerability can make property coverage renewals challenging.



Workforce mobility: Today, being a public sector employer does not necessarily mean your workforce is located within one jurisdiction, challenging your traditional workers' compensation, casualty and employee liability considerations.



Sexual abuse and molestation (SAM): The very essence of the public sector mission is to help those in need, which means public sector clients have interactions with vulnerable populations. Unfortunately, this is where SAM claims often occur. Because the list of SAM exposures are long and there is a narrowing market for coverage, this area is also becoming challenging.



Immunity and federal laws: In today’s society, media outlets and plaintiff’s bar regularly attack the concept of sovereign immunity protections for the public sector. Tort limits can no longer be considered a strong layer of protection. In addition, legal actions under federal laws are commonly being used as an end run to obtain nuclear verdicts.



Specialization: Our colleagues are specialists and not generalists. This produces innovative teams and solutions. We have teams dedicated to the public sector that focus on captives, alternative risk, forensic accounting, risk control, claims specialization, actuarial work and more.



Focused teams: Our model has a clear line for servicing our clients and broking the deals. This allows for Service to make servicing their primary objective. If they are focused on broking, claims or other duties, we feel that they are less capable of providing client excellent service. Furthermore, our broking is specialized by industry and by line of coverage. WTW brokers are in the market every day. They know the conditions, the markets with appetites and how to push for results.



Qualifications: We have over 800 clients and almost \$750 million of premium placed into the market for our industry, with strong market relationships and direct access to the London market.

We work with some of the most complex clients within the public sector. We are there for you in your toughest hours when the unthinkable happens. Having a broker to buy and place insurance is the easier part. The real value of the client/broker partnership comes from the “if” or “when” a claim happens, and then when it does, what resources do you have at your disposal?

Why WTW?

Team
Values
Organizational access
Analytics
Program innovation
Personal touch
Client excellence

Our teams are built and designed with an industry perspective, and that approach means you are selecting from teams that can really resonate with you and appreciate your concerns.

WTW leads with:



Culture and values: We are a value-based organization that focuses on clients, teamwork, integrity, respect and ethics.



Access: We are a relatively flat organization that ensures your team can access resources without having to worry that there are internal P&L’s that create barriers to success.

Once we ensure you are connected with a team you feel strongly about, we focus on leveraging our core design for your optimal insurance design and program.

Ensuring we know “you”

As indicated above, not all public sector clients are the same — your uniqueness and exposure to unique risks need to be understood. Because we firmly believe this, we provide unparalleled analysis to help you ensure that you:

- Have the correct limits and retentions for the coverage available
- Know what your budget can actually tolerate based on the current marketplace environment so your risk tolerance and appetite actually match
- Have the comfort that comes with knowing we meet you on your journey — turning reactive risk and insurance renewals into diagnoses to better strategize for future generations

Our recommended approach is to get to know us. Please reach out and let us connect you with a team that is the right fit for you.

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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 organizational resilience, motivate your workforce and maximize 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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