

Willis solutions for building societies, mutuals and credit unions

Giving you better value insurance that matches the way you do things



As a building society, mutual or credit union, we know how carefully you manage risk and keep costs under tight control, especially when compared to higher-risk and shareholder-owned institutions.

We also know you may have long-standing insurance arrangements that renew year after year.

The problem is, these may not reflect the value you could be achieving.

That's why we'll never simply roll over your insurance renewal every year. Instead, we continually push to get you more value, boosting your long-term cost and risk control.

Our job is to give you insurance and risk management support that matches your discipline and the way you do things.

It's how our specialists pursue better terms by actively supporting stronger risk management which we present to insurers at every renewal.

We're dedicated to helping you:



Control insurance costs without compromising cover

We often use long-term agreements, low-claims rebates and insurers' bursaries, which are discretionary contributions insurers offer for risk management projects that reduce losses, to help you secure better value insurance.



Avoid gaps, overlap and unnecessary spend

Your current insurance programme might be spread across multiple policies and providers, which can lead to duplication or gaps. We bring key covers together to cut crossover, close gaps and strengthen your negotiating position with insurers.

Willis solutions for building societies, mutuals and credit unions include:

- Blended crime, professional indemnity, directors' and officers' employment practices liability and cyber policy
- Authorised push payment fraud
- Property damage / business interruption
- Employer's and public liability
- Personal accident and travel
- Motor
- Employee benefit solutions
- Affinity schemes



Manage your insurance more easily

Insurance and managing risk may be just one of your responsibilities. Managing multiple insurer and broker relationships can add to your load. With Willis you have one team and one point of contact managing your programme and connecting you to the right specialists.



Get more from every insurance renewal

We actively focus on where targeted risk work can improve both your underlying risk and insurance terms. This might include business interruption reviews, health and safety initiatives, claims defensibility or cyber assessments.



Make claims smooth and simple

Our dedicated claims team supports your claim from when you first let us know something has happened through to getting your claim resolved, helping your recovery and keeping you updated.



We help protect you from APP fraud

Authorised push payments (APP) create financial exposures from fraud.

We arrange specific cover for this risk and which sits alongside your wider programme. This means you can avoid having to lean on your Crime and Professional Indemnity policies that may not respond when you need them to.

Disclaimer

WTW offers insurance-related services through its appropriately licensed and authorised companies in each country in which WTW operates. For further authorisation and regulatory details about our WTW legal entities, operating in your country, please refer to our [WTW website](#). It is a regulatory requirement for us to consider our local licensing requirements.

The information given in this document is believed to be accurate as of July 2026. This information may have subsequently changed or have been superseded and should not be relied upon to be accurate or suitable after this date.

This document offers a general overview of its subject matter. It does not necessarily address every aspect of its subject or every product available in the market and we disclaim all liability to the fullest extent permitted by law. It is not intended to be, and should not be, used to replace specific advice relating to individual situations and we do not offer, and this should not be seen as, legal, accounting or tax advice. If you intend to take any action or make any decision on the basis of the content of this publication you should first seek specific advice from an appropriate professional. Some of the information in this publication may be compiled from third party sources we consider to be reliable, however we do not guarantee and are not responsible for the accuracy of such. The views expressed are not necessarily those of WTW. Copyright WTW 2026. All rights reserved.

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](#).



[wtwco.com/social-media](#)

Copyright © 2026 WTW. All rights reserved.

FPS 13275720 WTW-FINEX 665703/07/26

[wtwco.com](#)

We embed advanced analytics to understand your risks

We use Willis' suite of advanced analytics so you can see your risks more clearly and make better informed decisions around policy limits and retentions.

Our analytics can also let you see:

- Where your flood and climate exposures lie in your loan portfolio.
- The cyber risks most likely to impact your organisation and what the financial impact could be.

We can set up affinity programs for your members

We can help you build affinity programs to support member engagement and create additional income.



To see how Willis' Building Society and Mutuels Practice can help you get better value insurance and stronger risk management, get in touch with our specialists.

Julie Baker, Building Society Leader

D: +44 20 3124 7235

Charlie Bion, Financial Lines

M: +44 7442 246577

Andy Voice, General Lines

D: +44 113 283 2910

Charlotte McIntosh, Health and Benefits

M: +44 7703 8300 02

Andre Santos, Affinity Solutions

M: +44 7823 871 930