



Willis Towers Watson 

Willis Towers Watson in Ireland

You see the future. We help you get there. Managing people, risk and capital to propel the world's leading businesses forward.

People



High-performing institutions cultivate and grow talent, carefully balancing costs and rewards. From employee benefits to executive compensation, wellbeing to the future of work, we take a rounded perspective, based on leading-edge thinking, data, analytics and software. We partner with clients to unearth new ways to motivate people, manage resources and implement programs that give organisations a competitive edge.

More than
300

multinational companies trust Willis Towers Watson as their global actuary.



Risk



We know how companies can unlock potential through effective risk management. Our clients rely on us to craft strategies to quantify, mitigate and transfer risk, taking advantage of our specialist industry experience and unparalleled market know-how. The result is a new way of embracing risk that drives superior results.

We have over
13,000

insurance broking clients that place their business with us annually.



Capital



We work closely with investors, reinsurers and insurers to manage the equation between risk and return. Innovation is at the heart of what we do, helping our clients find new ways to release capital, invest optimally and execute transactions. Blending advanced analytics with deep institutional knowledge, we reveal new opportunities to maximize performance.

Our
Investment practice

has pioneered many of the global asset/liability modelling techniques used today.



Why Willis Towers Watson

Willis Towers Watson annually helps more than 13,000 clients assess and transfer risk to insurers. Our market standing and buying power helps us place around €300 million in insurance premiums with more than 40 insurance partners.



13,000
Clients

Our team of pension administration experts supports around 400 Irish clients on plans with around 70,000 individual members to cost-effectively meet their pension promises.



70,000
Individual Members

Our Global Data Services team works with organisations in over 40 major industries and 230 sub-industries, enabling them to benchmark pay and benefits both regionally and globally.



40
Major Industries

Approximately 30,000 organisations participate in our compensation surveys in around 120 countries



30,000
Organisations

Our investment consultants advise over 2,000 institutional investors with assets in excess of US\$2 trillion.



US\$2
Trillion

Willis Towers Watson helped insure The Titanic, for which the hull claim of \$1 million was settled in full within 30 days. We were also the insurance broker for the moon buggy.



\$1
Million



Our purpose and values

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets.

We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals.

Our purpose is why our company exists. And our values are more than words. A strong client focus, an emphasis on teamwork, unwavering integrity, mutual respect and a constant striving for excellence are at the core of Willis Towers Watson's rich history.

Client focus

We are driven to help our clients succeed. In every interaction and with every solution, we act in our clients' best interests – striving to understand their needs, respecting their perspectives and exceeding their expectations.

Teamwork

When you get one of us, you get all of us. We bring innovative solutions and world-class advice to our clients by working across boundaries of business, geography and function. We help each other succeed and create more value by working together.

Integrity

Our clients invest more than their time and money with us; they also invest their trust. We seek to earn that trust every day through professionalism. We are accountable to the organizations and people with which we interact.

Respect

We listen to and learn from each other. We support and celebrate differences, foster an inclusive culture and operate with openness, honesty and benefit of the doubt. We manage our relationships, inside the company and out, with fairness and decency.

Excellence

We strive to lead and sustain excellence. Most importantly, this means an unwavering commitment to professional development and personal growth for our people. In business, we place an unrelenting focus on innovation, quality and risk management.

Inclusion and Diversity: The Willis Towers Watson Commitment

At Willis Towers Watson, we believe that a culture of inclusion and diversity (I&D) is critical to our business. It's not a separate initiative in its own silo. Rather, I&D is fundamental to everything we do. How we hire and promote, how we work with clients and how our teams function.

I&D has a direct impact on our ability to grow and excel. That's why we're committed to creating an inclusive work environment where everyone is heard, respected and valued for who they are. We believe that building diverse teams that leverage all of our best thinking and efforts will help us make better decisions, be more creative and improve our ability help clients solve complex problems.

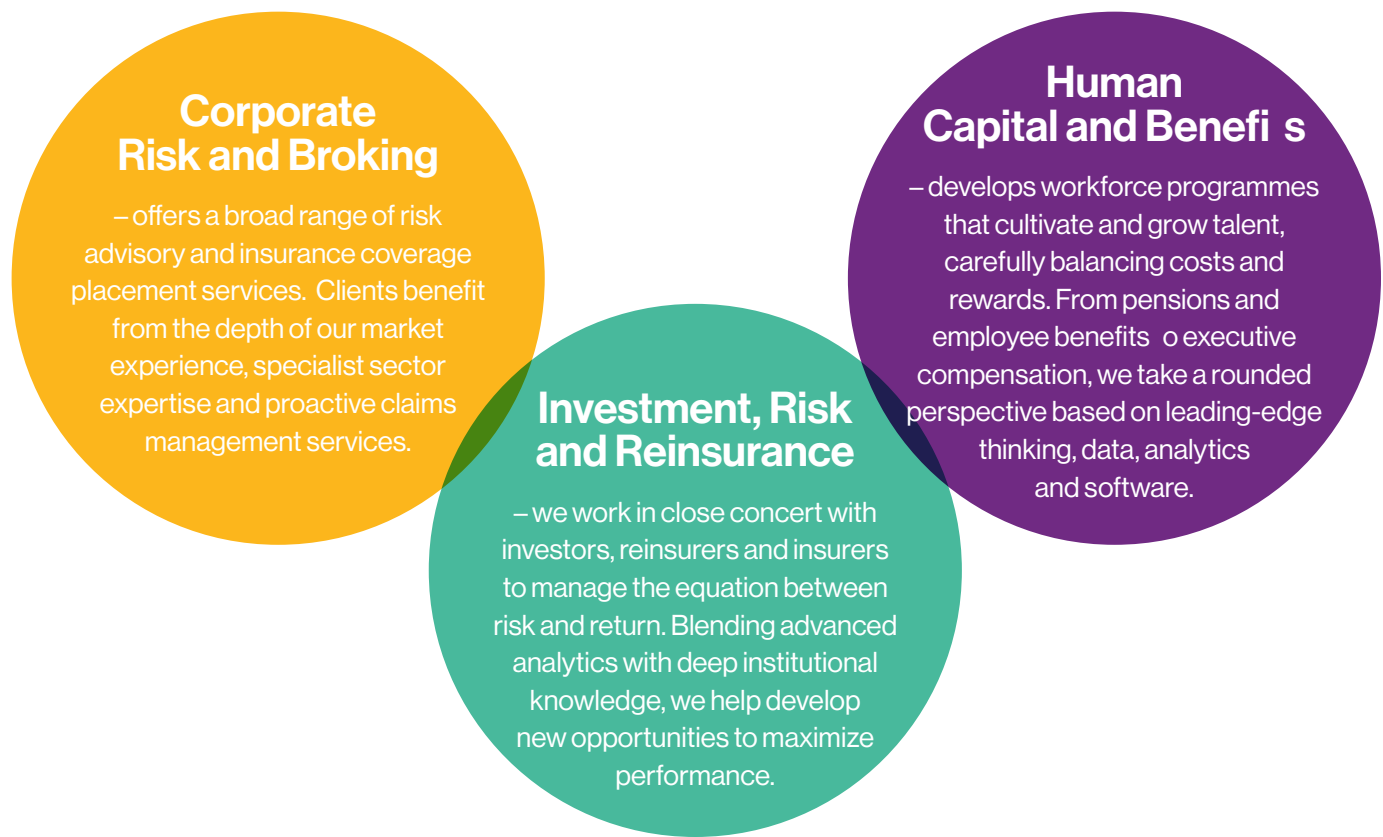
"An inclusive working environment that actively seeks diverse ideas and perspectives is critical to helping us produce the best outcomes for our company, our colleagues, our clients and our community."

Brian Curtis

Head of Ireland & Corporate Risk & Broking

Areas of expertise

Our business in Ireland operates through three business segments:



Together, we offer market-leading expertise in the following areas:

Insurance Analytics Job Architecture & Levelling Mergers & Acquisitions
HR Software Claims Management Pension Risk & Governance Services
Health & Benefits Pension Scheme Design and Benchmarking FINEX
Insurance Broking Communication & Change Management
Investment strategy Talent strategy Trade Credit Pension actuarial services
Pension administration solutions Global Benefits Management & Broking **Cyber**
Executive Compensation Trustee pension advisory
Insurance Programme design Fiduciary investment management
Specialist investment fund solutions Compensation and benefit benchmarking
Risk Transfer & Placement Defined Contribution Solutions
Pension cost and risk management Employee Surveys & Insights
Benefits Technology Industry expertise & insights Gender Pay Advisory
Surety Saville Consulting Captive design and management
Private client advice and wealth management
Climate Risk, Alternative Risk Transfer Solutions



We are an integrated advisory, broking and solutions company organized around business segments designed to meet our clients' risk and people needs



Corporate Risk and Broking

Your Strategic Insurance Partner

Corporate Risk and Broking in Ireland is a leading-edge advisory and brokerage team specialising in risk assessment and structured insurance programs that deliver the best possible risk transfer solutions for our clients. We provide a broad range of risk advice and insurance broking services to clients, ranging from small businesses to multinational corporations. We design and place insurance programs and risk financing solutions to ensure our clients needs are met by the best markets with the most advantageous terms, premiums and service levels.

With offices in Dublin, Cork, Limerick and Galway and access to over 40 insurance partners, we'll help you identify the most appropriate market for your risk and work with you to develop the best placement and local service delivery. We provide challenging alternatives to, and benchmarking of, current market terms.

We understand that our clients have specific needs and issues that require in-depth industry knowledge and expertise in order to find the most cost-effective solutions. We aim to be an extension of your organisation, helping you to understand the risks you face and provide the right solutions for your business.

We focus on delivering innovative placement solutions which meet the needs of our clients. Our broking teams can quickly understand what is important to our clients, whether it is capacity, price or coverage. Drawing on the extensive experience of our expert broking teams allows us to propose solutions to complex risks, giving confidence that the outcome will meet with our clients' needs.

What we do

Risk is fundamental to everything we do in CRB. We help demystify it so you can have greater clarity in decision-making, feel more secure about your organisation's future, expand into new products and markets, and invest more wisely. We will work with you to:

- Understand your risks
- Evaluate your exposure to these risks
- Analyse objective data, such as claims experience, loss and financial data
- Set appropriate limits and deductibles for your insurance program
- Design the optimum insurance programme at the best possible price
- Achieve placement in the best markets and with the best conditions for your company;

Dedicated Claims support

Our view at Willis Towers Watson is that efficient claims resolution is fundamental to the value of the insurance product. It is an essential part of the core product delivery and a true test of the efficacy of your placement. Willis Towers Watson consider claims handling and negotiation to be as important as the initial program placement.

Through Willis Towers Watsons' long established contacts with the markets and experience in handling some of the largest and most complex claims, we have gained expertise and developed processes that make our operation one of the most highly regarded in the industry

Most importantly, we retain our claims handling expertise in-house. A key differentiating factor is the way that we manage relationships and delivery of our claims service, as an integrated offering to our core service team.

Our claims team is a dedicated unit that works side-by-side with the client service and marketing teams;

From first advice to final settlement we are actively involved in claim discussions with all concerned parties in the settlement- our client, the market, loss adjusters and legal representatives.

Our Expertise



Leisure & Hospitality



Manufacturing



Food & Beverage



Retail



Transport



Hotels and Leisure



Technology and Telecoms



Utilities



Public Sector



Construction



Real Estate



Professional Risks



Dublin
Galway
Limerick
Cork



13,000
Clients



40+
insurance
markets



€300m
premiums



550 staff
(180 in CRB)

Trade Credit Insurance

Trade Credit Insurance, or simply credit insurance, provides vital protection to businesses against the impact of bad debt, caused by the failure of their customer to pay for goods or services sold on credit. Domestic and Export sales can both be covered and, where necessary, Political Risk cover can also be included.

As well as vital protection against the potentially catastrophic effects of bad debt, credit insurance also provides many other benefits

Willis Towers Watson Trade Credit is the largest and best resourced specialist Credit Insurance intermediary in Ireland with a reputation built on integrity and excellent customer service.

Benefits of Credit Insurance

- Protects your company against the effect of a significant bad debt
- Increased market intelligence on your customers
- Supports positive business growth
- Ability to target new quality customers
- Greatly reduces bad debt reserve requirement
- Greater access to finance facilities
- Fast replacement of working capital
- Enhances credit management procedures
- Integrated debt collection service

Why Use Willis Towers Watson Trade Credit?

As a specialist credit insurance broker, we have the knowledge and experience to negotiate the best combination of cost and cover for your business. We have access to the entire credit insurance market, which we will review thoroughly before we make our recommendations to you. The market offers a sophisticated portfolio of subtly different products which are constantly being added to and updated. It is our job to understand and keep pace with all such developments so that our clients are made fully aware of all the options available and the benefits each policy offers. Our service includes the following;

■ Access to all the Markets

Willis Towers Watson will take the time to understand your credit risk and identify the most appropriate solution at the most cost-effective price from the 13 different credit insurers operating in the marketplace.

■ Claims Service

We will guide you through the claims process and effectively manage the claim on your behalf. You will have full access to claims advice and expertise.

■ Credit Limits Benchmarking

Our team will benchmark your credit insurer's buyer credit limit performance against other insurers and will always work to maximise your level of cover and minimise your exposure.

■ Significant Policy Structure Expertise

We will advise on the optimum policy structure most suitable to mitigating your credit risk profile and achieving premium expectation.

■ Performance Benchmarking

Our service team will continuously monitor each insurer's risk appetite, service offering and premium levels, ensuring that you make an informed procurement decision at each renewal.

Surety & Bonding

Willis Towers Watson Trade Credit and Surety Limited provides specialist advice and administration for Surety and Bonding throughout Ireland. The Willis Towers Watson global network is a leading surety provider with the capabilities and resources to meet the needs of our clients worldwide.

<p>Dedicated global Surety team</p> 	<p>Credentials in all major infrastructure sectors</p>	<p>Proven success in placing single bonds in excess of \$200M, including multiple single placements over \$1B</p>
 <p>In excess of \$50B Surety guarantees annually</p>	<p>Dedicated PPP and Alternative Delivery Solutions team</p> 	<p>\$500M of Global Surety Premiums</p> 

Our specialist product offerings include:

- 
 - Performance Bonds.
 - Development Bonds and Road & Sewer Bonds.
 - Bid & Tender Bonds.
 - Retention Bonds.
 - Warranty, Maintenance & Operations Bonds.
- 
 - Advanced Payment Bonds.
- 
 - Environmental Agencies (EPA) Bonds.
 - Restoration & Reclamation Bonds.
- 
 - Revenue Bonds - Customs and Excise Duty Deferment and Warehouse Bonds.
- 
 - Legal Indemnities.
 - Non-Resident Director Bonds.
- 
 - Deductible Guarantees.
- 
 - Aviation Maintenance Bonds.



Why you should appoint us as your Surety Broker

- You will gain access to all global and local surety markets and benefit from our leverage and the expertise of our Willis **Towers Watson global surety network** of over 300 surety colleagues.
- Our specialist team of surety brokers are easy to contact and provide **rapid response** with **quick turnaround** from bond application to bond execution.
- We provide **specialist advice** on bond wordings, deeds of indemnity, contracts and claims.
- Assistance in managing your **capacity** and bond facilities aiding **optimisation of your working capital**.

Retirement

Companies strive to strike a balance between providing effective and competitive retirement programs while managing cost and risk. A well-constructed investment with the right benefit mix can give your organisation the financial edge it needs to recruit and retain the best talent, while helping your employees build the retirement savings they need to become financially independent in retirement.



Willis Towers Watson partner with organisations worldwide to determine how to approach retirement plan design, funding, governance, administration and communication. We combine expertise in investment, retirement and communication consulting to help organisations develop and manage retirement programs that meet their workforce needs. Our Retirement business in Ireland brings a very broad range of services to the market and we have specialist services to support the Scheme Trustees and Sponsors.

Our Solutions and Services

Defined benefit Trustee Consulting

Trustees play a vital role in delivering high-quality defined benefit (DB), defined contribution (DC) and hybrid pension arrangements. But with ever-changing legislation, increasing cost pressures on plan sponsors and an ageing workforce, trusteeship is an increasingly difficult and complex role.

We aim to improve the performance of Trustees by providing them with the tools to better fulfil their responsibilities to the beneficiaries of their schemes. We provide a full range of consulting services to trustees in respect of Irish DB and DC pension schemes and with about 150 scheme actuary appointments, we have extensive experience providing support and advice to the trustees of Irish pension arrangements.

We recognise that pension arrangements differ and when discussing your needs, we provide clarity about the core services you should use for your specific scheme, differentiating them clearly from the additional options that may add extra value for the scheme.

We also provide Trustee services for these arrangements through a subsidiary called Trustee Principles: This operates at an arm's length from our other business areas in order to avoid conflicts arising. Further information on this subsidiary can be found at www.trusteeprinciples.ie

Pensions Corporate Consulting

In a fast-changing pensions landscape, Willis Towers Watson's corporate pensions professionals help our clients with every aspect of running a pension scheme. For those sponsoring or managing

pension schemes, we provide a number of services and software solutions that vary depending on your overall scheme objectives.

Willis Towers Watson combines expertise in retirement and investment consulting to help organisations develop retirement programmes that meet their workforce needs. We partner with clients around the globe to determine the best approaches to design, funding, governance, administration and communication.

Willis Towers Watson is one of the leading providers of actuarial services to today's global organisations.

LifeSight – our packed DC solution

LifeSight is Willis Towers Watson Ireland's defined contribution pension solution that offers brighter futures for employees and commercial benefits for employers too. Employers benefit from high-quality, lower risk, market-competitive pension provision but without the governance burden.

This solution goes further than simply looking after the day-to-day management of the scheme. Our team of global and local experts actively work to improve the members' retirement outcomes by deploying effective personalised communications as well as simple-to-use online and mobile support tools.

This packaged DC pension solution captures not only our best intellectual capital but also utilises the range of services the business can provide (e.g. Individual financial advice and trusteeship) which we believe will give members better outcomes.

LifeSight has been built using state-of-the-art technology to provide a full service offering to trustees and plan sponsors. Schemes can therefore access the member communications, governance and investment services in one neat package—and at an affordable price.

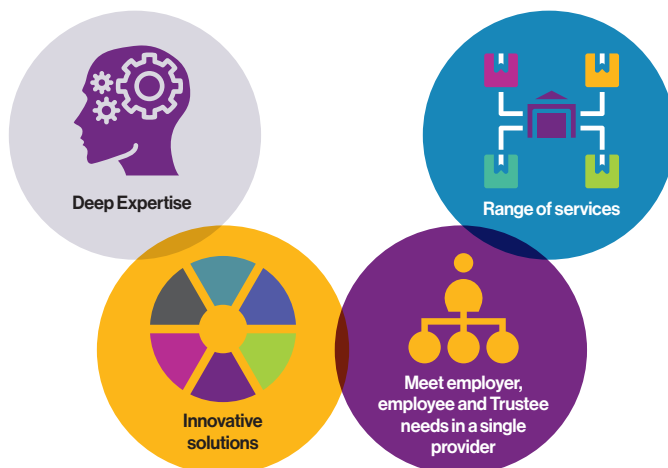
Pension Brokerage

Our Pension Brokerage teams work with Individuals and SME's to advise and place Investment, Pension and Protection policies with Insurance providers.

Financial Planning services

In addition to the Corporate solutions and services offered we have an expert team of personal financial advisors that are available to advise employees and self-employed individuals. This team benefits from the research available within the wider group and is one of the largest teams of such advisors (outside the main banks). These advisors are located nationwide in our office locations.

Why Willis Towers Watson



Health and Benefits

At Willis Towers Watson, we use our deep expertise, research, analytics and resources across the full spectrum of health benefits to provide employers with strategic insights, innovative solutions and value for their business and employees.

Our Health & Benefits team is a specialist unit in Irish business that focuses solely on group risk, healthcare and wellness for our corporate clients by helping our clients achieve overall program efficiency, affordability, and competitiveness.

Our specialist team of 18 operates as a centre of excellence for all aspects of health and benefits with access to extensive benefit insights and data. This vast amount of information and expertise

allows us to help organisations design efficient and effective benefit programs and allow companies to also benchmark your benefits against your peers.

Why us?

600+

H&B Clients

1,500+

Client schemes

160,000+

Employees covered

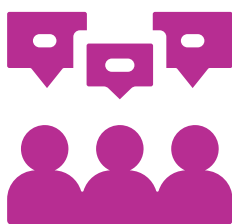
Our services

Our services address the top issues employers of all sizes are facing to better meet employees' needs including:



Broking services

- Group life assurance
- Group income protection
- Group critical illness
- Group private medical insurance
- Health cash plans
- Health screening
- Dental/optical
- International benefit
- Administration support



Advisory services

- Wellness
- Benefit benchmarking
- Flexible benefit
- Benefit design
- M&A services
- Employee communications
- International advisory services



Service and Support

- Utilise independent research and data on all aspects of employee health, wellness and benefit
- Technology to deliver services
- Market product and legislative updates
- Carrier influence and negotiating power
- Global benefits management
- Our people – their knowledge, expertise and market understanding



Technology Administration Services

Efficient and scalable administration is the bedrock of all pension schemes. Willis Towers Watson has a rich history of providing quality administration to many of the world's largest and more complex organisations.

Our service, whilst flexible, is built upon a consistent approach to Defined Benefit and Defined Contribution administration, in which the use and development of tools, processes and thought-leadership are shared and coordinated, providing a more efficient and fulfilling experience for our clients.

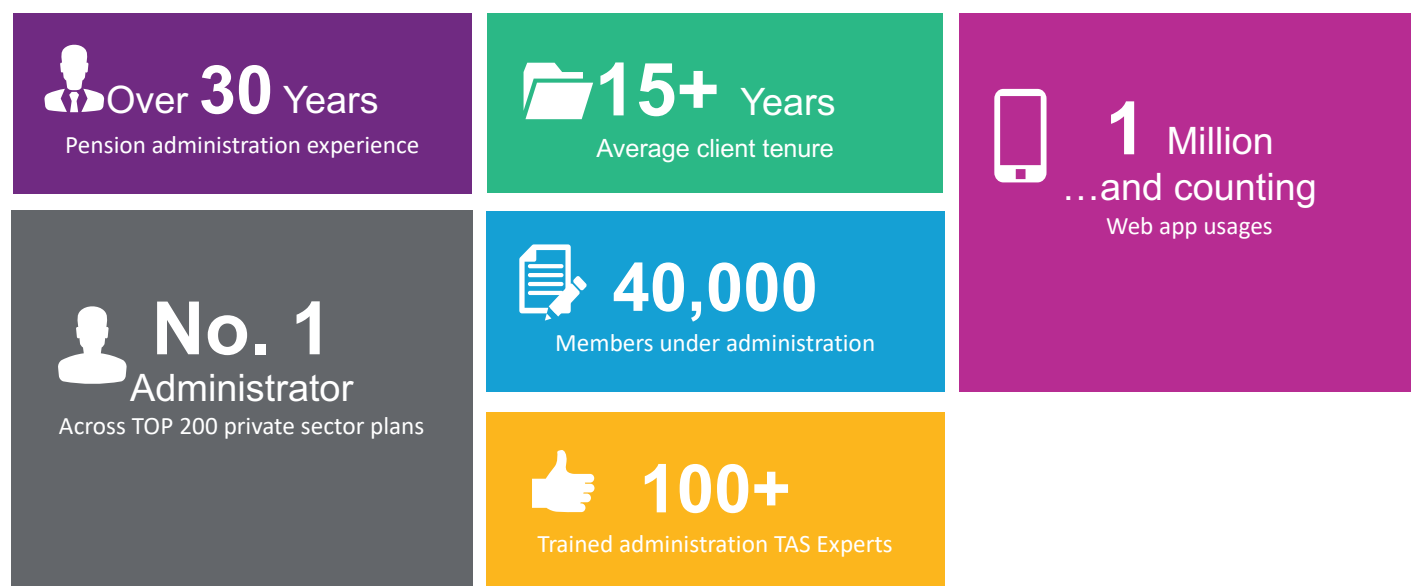
The Willis Towers Watson business has provided group pension administration services, in the Irish and UK market for over 30 years and this business is a growing and core part of our business.

Quality of service is at the core of what we deliver, all our processes are automated, end to end, in our workflow system allowing us to actively track compliance against SLAs (regulatory and client) and

to report on this activity real time to clients. Performance against SLAs is tracked daily through our team huddles and use of visual management boards throughout TAS Ireland allowing us to more actively manage client expectations and providing full visibility at all times on work in the system.

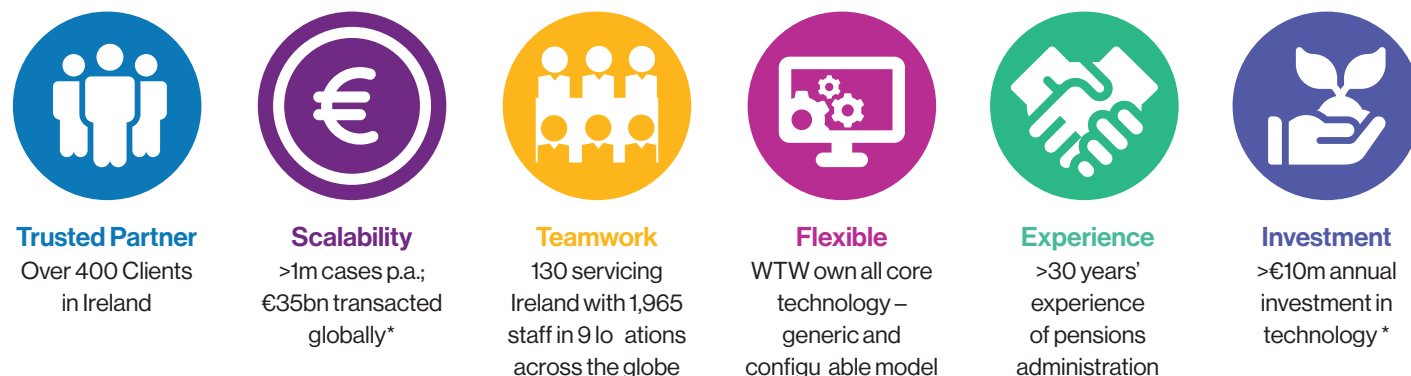
Our systems support the delivery of a high level of automated and audience specific communication to members, employers and trustees via our branded web offering. This facilitates the provision of both traditional communication materials as well as bespoke e cards and educational videos helping schemes provide high quality and engaging communications to their members. In addition, our systems provide 24/7 access to employer dashboards to monitor our service delivery and we provide a high level of governance reporting to the Trustees through both our quarterly reports to Trustee meetings and reporting functionality available online to the Trustees.

Our experience



Pension Administration Overview - Why TAS?

Our credentials



*Source: Global company figures for TAS

Talent and Rewards

Our Talent & Rewards team sit within the Human Capital and Benefits segment and has 2,300 colleagues globally with our team in Ireland composed of a mix of experienced consultants and analysts. Our Talent & Rewards team in Ireland work very closely with colleagues across Western Europe and Great Britain on a range of client assignments and call over 400 consultants across the EMEA region if required.

We believe it is people who create real competitive advantage. The ambitions of organizations are inextricably tied to those of their teams. In Talent & Rewards, we help organizations to change, grow and thrive by engaging their individuals in a better working experience. Because whenever people flourish, organizations prosper.

Why Willis Towers Watson

Willis Towers Watson can help your organisation change, grow and thrive by working to understand your challenges and goals – and providing solutions that couple our extensive experience and employee research with a deep understanding of your business. We work with you to uncover practical insights that help you hire, build, lead and engage the talent you need to be successful. Ultimately, combining the right advice, data, analytics and software, we design and deliver a work experience that powers the ambitions of your people today — and shapes the workforce you need for the future.

Our Solutions

Talent

Talent is the most critical asset of every successful organisation. By unlocking the potential of your talent, Willis Towers Watson helps fuel your organisation's growth.

Total Rewards

To deliver business results, you need a forward-looking people strategy that empowers your workforce. Relevant and effective Total Rewards, aligned with a compelling talent experience, can inspire your workforce, drive positive behaviour change and help your organisation thrive.

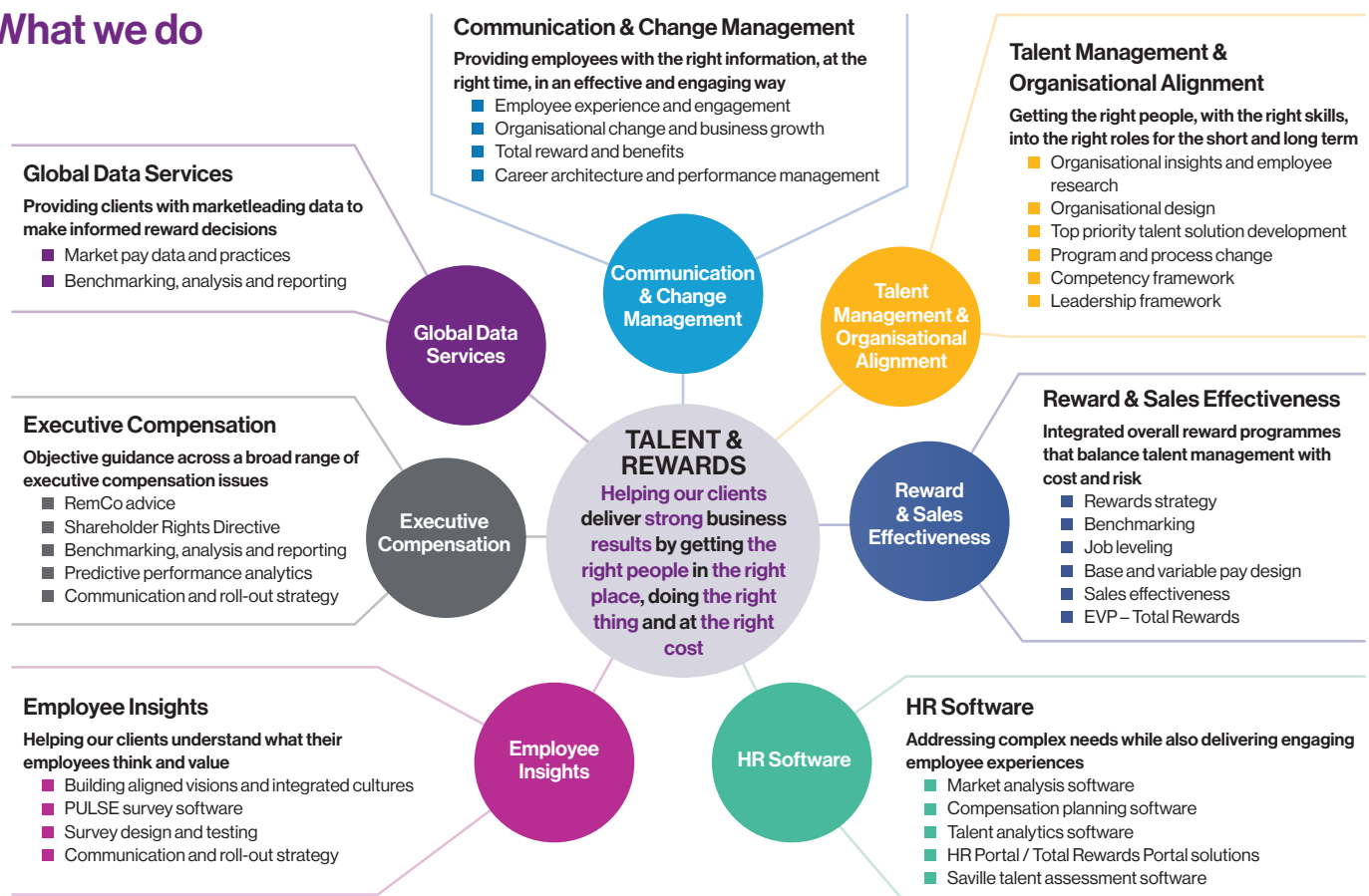
Compensation Strategy and Design

Our combination of advice, data and software helps you create the best frameworks, make the right decisions and execute your compensation strategy in an efficient and effective manner. We help you design compensation programmes that meet evolving business needs and employee expectations.

Future of Work

The digital transformation of the workplace, the shrinking half-life of skills and the rise of the gig economy are altering traditional notions of work and jobs, and the end-to-end talent experience. Willis Towers Watson helps businesses navigate the changing world of work through a combination of consulting services, proprietary data and software.

What we do





Insurance Consulting and Technology

Willis Towers Watson provides a powerful combination of advisory services for insurance companies, integrated with leading-edge technology solutions, all underpinned by unparalleled analytical capability.

The insurance business is going through a time of transformational change. Willis Towers Watson provides a powerful combination of advisory services for insurance companies, integrated with leading-edge technology solutions and software, all underpinned by unparalleled analytical capability.

Innovate and transform insurance together

At Willis Towers Watson we help clients measure and manage risk and capital, improve business performance and create sustainable competitive advantage. We do this by working collaboratively as a single team, across geographies and consulting and technology disciplines.

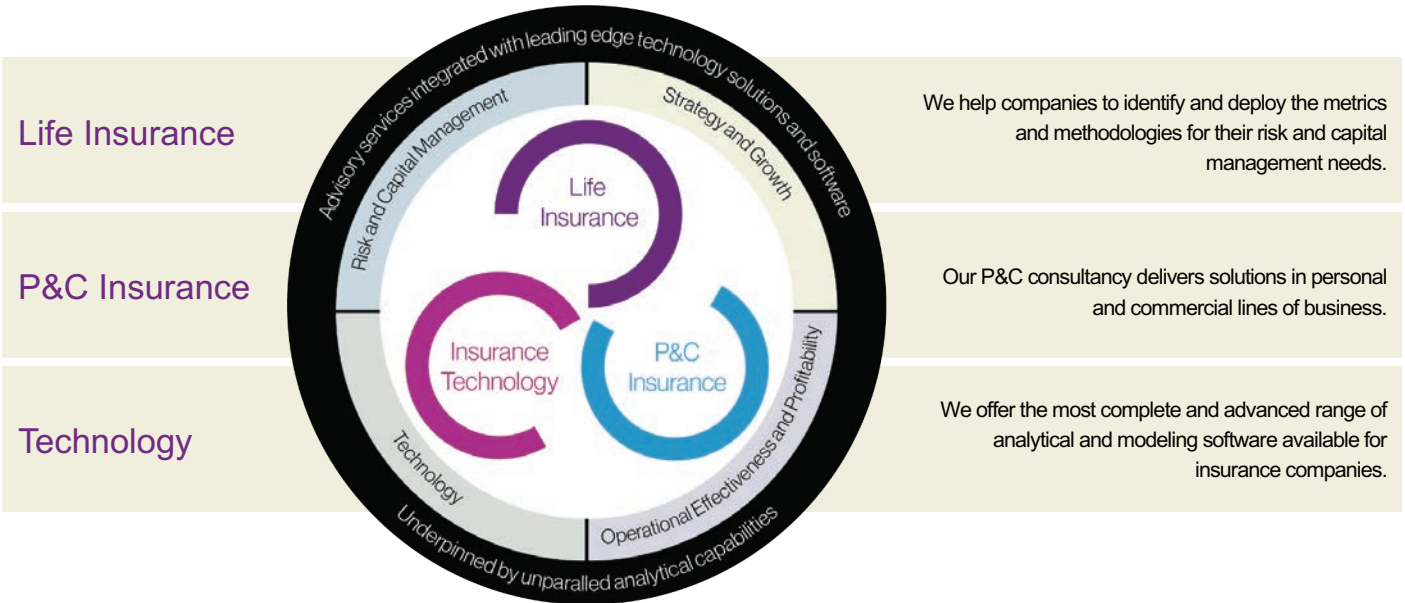
Our credentials in the Irish Marketplace

We are a leading provider of actuarial services in Ireland and have specialised expertise in the insurance and reinsurance industry. We provide a full range of actuarial services including the provision of an outsourced actuarial function for insurers and reinsurers.

At Willis Towers Watson we help our clients implement enterprise risk management and use it to make important strategic decisions. We also provide outsourced CRO and risk management services in Ireland.

Willis Towers Watson has served Irish insurance clients for over 40 years.

■ Part of the Investment, Risk and Reinsurance segment	■ Over 1,200 associates operating in 35 markets worldwide	■ We provide advice, solutions and software to the insurance industry	■ We advise more than three quarters of the world's leading insurers	■ We are the world's largest provider of actuarial software
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Investments

Our client base includes a diverse range of institutional investors, including pension funds, insurance companies, sovereign wealth funds, government funds, wealth management companies, endowments and foundations. The success of our business depends critically on our ability to help our clients succeed, and to achieve and maintain a competitive edge.

Our solutions comprise:

Delegated investment (Outsourced Chief Investment Office): The team designs solutions to enable clients to delegate responsibility for implementing asset strategies, while retaining strategic control and decision making in areas where they add most value. Our solutions contain our best investment ideas, underpinned by extensive research and robust implementation. We manage over \$120 billion of delegated assets around the world (as at December 2018), seeking to deliver lower risk, and/or higher returns.

Funds and Strategies: We manage specialist portfolios for our clients applying an open architecture approach to alternatives, illiquid assets, credit, secure income assets and equities. We have also created a small number of pooled fund of funds which help our clients invest in capital markets and managers that may be otherwise difficult to access or might be too expensive.

Advisory Investment Services: We advise on critical asset-owner responsibilities, including mission and beliefs, risk management plans, asset allocations and risk budgets, portfolio construction and selection of third-party asset managers. Our Manager Research team specializes in finding, researching and monitoring asset management firms that we believe are among the best in the world, covering a wide range of mainstream and alternative asset classes.

Our services

Fiduciary Management

Willis Towers Watson's Fiduciary Management Solutions are designed to target improved financial outcomes, meet the time and expertise requirements of running an investment portfolio, and deliver institutional investors value for their money.

Funds and Strategies

Our specialist funds and strategies help institutional investors of any asset size benefit from capital markets that are otherwise difficult to access or too expensive.

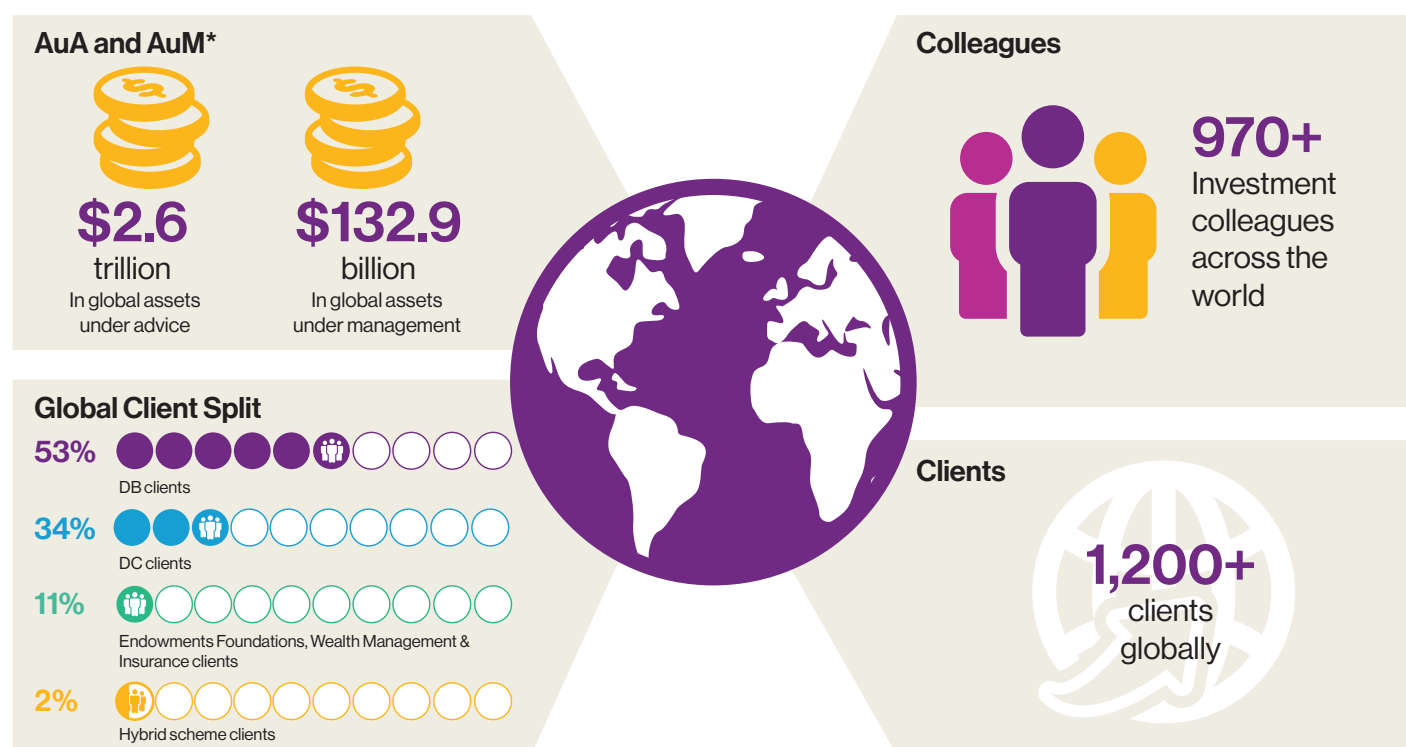
Manager Research

Willis Towers Watson helps institutional investors build portfolios that seek to deliver differentiated investment outcomes, both from a return and risk perspective. As an investment solutions provider with multi-asset capability and a fiduciary mindset, we focus on innovation and changing the investment industry for the better.

Sustainable Investment

Sustainable investment is about helping improve investment outcomes – seeking better returns and lower risk.

Our Global investment Reach



*Assets under Management as at 31 March 2018. Colleague data as at 01 January 2018. Source: Willis Towers Watson. All figures are subject to change. Assets under Advice and global client data is as at 30 June 2017. Assets under Management data is as at 30 June 2019. Colleague headcount data is as at 30 June 2019.

Why Willis Towers Watson

Willis Towers Watson in Ireland currently has in excess of 600 associates supporting a broad mix of domestic and international clients from our offices in Dublin, Cork, Limerick and Galway.

We provide the full range of advisory services supporting Corporates as well as pension scheme clients in managing their insurance, people and reward risks.



Willis Towers
Watson in
Ireland



Further information

For more information about how we can support your organisation in Ireland, please contact us at:

CORK

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Floor 3
Cork
+353 21 420 7700

DUBLIN

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Merrion Road
Dublin 4
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Moneenageisha Road
Block 3
Ground Floor
Galway
+353 91 33 7700

LIMERICK

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Henry Street
Ground Floor
Limerick
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About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 40,000 employees serving more than 140 countries. We design and deliver solutions that manage risk, optimise benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.

Willis Towers Watson Insurances (Ireland) Limited, trading as Willis Towers Watson is regulated by the Central Bank of Ireland. Registered in Ireland Number 78812.

Willis Towers Watson (Ireland) Limited, trading as Willis Towers Watson is regulated by the Central Bank of Ireland. Registered in Ireland Number 402562.

Willis Human Capital & Benefits Ireland Limited, trading as Willis HC&B Ireland & Willis Private Wealth Management is regulated by the Central Bank of Ireland. Registered in Ireland Number 403117.

Willis Towers Watson Life and Pensions Limited, trading as Willis Towers Watson is regulated by the Central Bank of Ireland. Registered in Ireland Number 127229.

Willis Towers Watson Trade Credit and Surety Ltd, trading as Willis Towers Watson is regulated by the Central Bank of Ireland. Registered in Ireland number: 199439.

All of the above legal entities are subsidiaries of Willis Towers Watson plc.



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