



Healthcare and Life Sciences Industry Vertical Division

Helping clients navigate an increasingly complex world

We recognize that financial stability is essential to achieving your mission

Today, the greatest challenge facing healthcare organizations is financial sustainability. Providers are under constant pressure from consolidation, competition, rising expenses, declining reimbursements and increasing loss costs. At the same time, they must respond to uncertainty around access to care, financial risk and evolving payment models.

Willis, a WTW business, brings the knowledge and resources to strengthen your decision-making, helping you align strategy with your risk tolerance and appetite. Our teams have deep experience across the healthcare continuum, partnering with not-for-profit, private and publicly traded organizations including hospitals, health systems, academic medical centers, behavioral health, pediatrics, physician groups, long-term care, senior living, managed care, life sciences, behavioral health, ambulatory and outpatient services and social service providers.

Willis provides the tools and guidance to help you make informed decisions that balance opportunity and risk.



Balance sheet protection



Cash flow improvement



Risk strategies aligned with corporate objectives



Decisions supported by analytics

Demonstrating Willis' healthcare industry expertise

In an industry where human connection matters, Willis acts as a true extension of your risk and insurance team. We understand that every healthcare organization has unique risk financing and management needs — and we tailor our approach accordingly.

- **Regional healthcare leadership:** A dedicated technical team aligned to the healthcare industry, leveraging regional strengths to deliver focused expertise and superior negotiation outcomes
- **Specialized healthcare and life sciences broking:** Industry specialists with deep knowledge in program design, analysis, negotiation and policy placement. Our unified placement team maintains long-standing relationships with all major insurance markets (U.S., London and Bermuda), ensuring comprehensive market access and competitive solutions



- **Healthcare specific broking:** Dedicated specialists focused on placing coverage for healthcare organizations. Expertise spans HPL/GL, D&O, cyber, property, workers' compensation, auto and all other healthcare-related lines
- **RCCA (Risk Consulting and Claims Advocacy):** Healthcare experts delivering risk consulting, clinical risk management and proactive claims advocacy to protect your organization
- **Global risk and analytics:** Skilled professionals providing financial modeling and scenario analysis to align your risk tolerance and appetite with volatility
- **Healthcare captives:** Deep expertise in alternative risk transfer solutions, helping clients maximize the value of captive strategies
- **Best-in-class service:** A highly experienced healthcare service team operating on a defined platform to ensure consistent, streamlined and exceptional client service — your central hub for risk management
- **Clinical and operational risk management consulting:** Expert consulting services designed to identify, assess and mitigate clinical and operational risks, ensuring safer care delivery and stronger organizational resilience

Our healthcare service team is focused on the daily needs of healthcare providers, harnessing the knowledge of our best healthcare professionals across the organization, ensuring:

- Relevant and proactive service plan elements (i.e., physician credentialing, physician acquisition/ departure tail coverage solutions, clinical trial contract reviews, HC M&A diligence, risk education and training)
- Tailored coverages and product development

Risk identification and decision support: Combining the power of the WTW suite of analytical tools along with the expert advice of our product line consultants and brokers, our clients will have the data necessary to make informed decisions to manage evolving risks. This provides our clients with the best methods to best protect their organization, assets and reputation.

We work with

64%

of Becker's Hospital Review's
40 Largest Health Systems for 2024



70%

of the U.S. News and World Report
2024 – 2025 Best Hospitals Honor Role



Analytics and technology: Turning insight into foresight

Analytics, technology and a global perspective form the foundation of our approach to managing risk. By connecting insight to foresight, we deliver innovative solutions that adapt to the changing risk landscape and your evolving needs.

Our data-driven approach enhances decision making and delivers measurable outcomes, helping you optimize investment returns on your risk capital.

For healthcare and life sciences organizations, Willis offers advanced tools such as:

- **Cyber Quantified:** Predict and evaluate cyber loss potential with precision
- **D&O Quantified:** Incorporate price volatility and accounting metrics into interactive analytics for directors' and officers' liability
- **Alternative risk transfer solutions:** Cross-functional assessments to improve data management and risk financing effectiveness

To explore our full suite of tools that transform how you measure and manage risk, visit [wtwco.com](https://www.wtwco.com).

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Disclaimer

WTW hopes you found the general information provided in this publication informative and helpful. The information contained herein is not intended to constitute legal or other professional advice and should not be relied upon in lieu of consultation with your own legal advisors. In the event you would like more information regarding your insurance coverage, please do not hesitate to reach out to us. In North America, WTW offers insurance products through licensed entities, including Willis Towers Watson Northeast, Inc. (in the United States) and Willis Canada Inc. (in Canada).

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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