

# Higher Education

## WTW Public Sector & Education Industry Vertical Division

Higher education serves as a bridge to the next knowledge level for members of our communities. It should be an experience that affords students safety in their environment, and for the administrators — peace of mind to focus on what matters most, its people.

Not every higher education institution is the same; this is how WTW first views our clients and prospective clients. We want to know you — what your mission and goals are, how you approach learning, as well as your student and staff culture.

How do we define higher education?

- State colleges
- Private colleges
- Religious affiliated colleges and universities
- Tech colleges and community colleges
- Vocational schools
- Publicly traded educational entities

### How we view your risk and why it's important to have the right partner

Risks you know	Tools you need
Sexual abuse and molestation	Training, strong operating protocols, reporting
Traumatic brain injury	Concussion management strategies, strong empowerment and training for coaches, athletes and parents
Active assailant	Understanding of the Clery Act, crisis plans, active drills, communication (IT-based) capabilities, rapid response teams, student mental health, building access
Data security	Training, cybersecurity staff, an ERM approach to governance, response plans
Title IX, gender equity, due process claims	Strong policies, protocols and training, awareness raising; continual improvement of campus safety
Antitrust — financial aid/price fixing, predatory admissions practices, athletic programs	Admissions practices, strong policies and protocols
Diversity, inclusion and accessibility	Strong policies, protocols and training, awareness raising; continual improvement of campus safety
Other (loss of accreditation, donor claims — misuse of donated funds and property, tenure and credentialing)	

## WTW offers a smarter way to risk

### Specialized understanding

- End-to-end industry specialists
- Seamless global connectivity and collaboration
- Nuanced thinking and future-focused solutions

### Exceptional client services

- Trusted partners and innovative solution providers
- High-touch services with a personalized approach

### Broader perspective on risk

- An insurance broker that connects insights and foresight
- Effective solutions across your risk portfolio

### Optimized outcomes

- Advanced analytical capabilities and digitized ecosystems
- More effective, data-backed outcomes

### Why WTW for higher education institutions

- We start by analyzing your risk profile to develop your risk solutions.
- Our industry team knows the risks your industry faces, has access to limited distribution carriers and the broader arena to make sure you have the right field from which to make your selections.
- We move your renewal from a transaction to partnership with an advisor.
- We offer holistic solutions that **include access to student accident and health coverage** — all within one team.

### What is your industry doing from a risk and industry perspective?

- Actively exploring alternative solutions to risk; from entering pools/groups to moving to an individual program.
- Analyzing size and nature of an institution to determine if a captive is suitable.
- Asking other broking partners to review their programs and conduct a gap analysis.



### Concrete deliverables and annual milestones

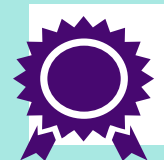
Using our service platform as a consistent tool to position higher education in the insurance marketplace for optimal results

### As your risk advisor and partner, we work and consult with:

More than  
**200** higher  
education institutions

More than  
**370** universities  
and colleges in the U.S.  
as valued clients

Nine of the top **10** institutions  
recognized on the Forbes list of  
America's top colleges



**213**

All the top **10** universities  
having the largest endowments  
in the U.S in 2021

## Strategic client planning

### Strategic risk planning

- Strategic planning to discuss risk and appropriate coverages
- Discuss objectives and proposed timeline
- Complete coverage review/gap analysis

### Renewal Strategy

- Strategy recommendation aligned to objectives
- Tailored, written engagement plan with scheduled dates

## Insights and analytics

### Core analytics

- Property quantified
- CAT/RMS modeling
- Dynamic casualty forecast
- Workers' comp diagnostic

### Holistic analytic/support

- Connected risk intelligence
- Industry insights and support from our analytics leaders

## Flawless execution

### Initial placement

- Insurance program aligned with objectives

### Year-round service and advocacy

- Documents and certificates issued timely
- Billing allocations
- Day-to-day service needs

### Stewardship

- Report on WTW performance against objectives
- Post-renewal memorandum of key highlights

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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](http://wtwco.com).



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