

K-12 Education

WTW Public Sector & Education
Industry Vertical Division



Educational institutions are the backbone of our country, especially when we bring in our youngest of learners.

Their journey is full of new experiences, broadening friendships and expanding horizons but, without doubt, the administration that facilitates that journey takes an enormous amount of effort.

Here at WTW, we have accompanied so many generations of children on this journey — so many with smiles, those with tears, and then, to be sure, those that have had lasting life experiences.

We know schools: private schools, public schools, charter schools. And we know risk and insurance — ways to pool your risks and create buying and purchasing power. Most importantly, we know the risks and how to protect students, teachers and educators as well as the administrators and their ability to manage budgets and get it all done. It is no easy task.

What makes a great memory of school time? Adventure, friends, new ideas and learning things for the first time. But what of the darker, even catastrophic happenings that can mar this journey for students and all those tasked with keeping their journey safe? All too often, what used to be an almost unimaginable “what if” has now become “when.”

Such moments/events include:

- Student accidents that can include traumatic brain injuries
- Harassment, intimidation and bullying
 - Our social world is no longer the same and is evolving so quickly.
 - These moments can now become online or in-classroom events.
- Sexual misconduct
- Cyber extortion and ransomware
- And, of course, and most challenging, active assailants

We know the risks and how to protect students, teachers and educators as well as the administrators and their ability to manage budgets.

When a school system experiences any of the above, they need to know they are financially protected and supported by risk professionals experienced in the world of K-12 education. They need to know that the frozen pipes won't keep the schools closed and that the funds for the grade 5 class trip will still be there.

Why WTW?

Because we get to know the real you and we can provide unparalleled analysis.

Analyzing your risk is critical to ensuring that you:

- Have the correct limits, retentions, risk tolerance and appetite for the coverage available
- Know what you can actually tolerate per your budget and what you may experience based on the current educational environment
- Have the comfort that comes with knowing we meet you on your journey — turning reactive risk and insurance renewals into diagnoses to better meet your needs and finally building a strategy for future generations

We know the coverage, and we specialize in the markets. You need to “PREPare” for the future. Our coverage analysis does not gloss over the necessary items — we have solutions to whatever problems may accompany your risk history, and we find the best place for you to land in the rocky terrain of:

- Sexual misconduct
- Cyber
- Traumatic brain injuries
- Harassment, bullying and intimidation

And we do not ignore the immediate:

- Floods, snowstorms, heat stress and damaging storms
- Bus accidents and playground safety
- Educators’ liability and everyday decisions in tougher environments

Analytics

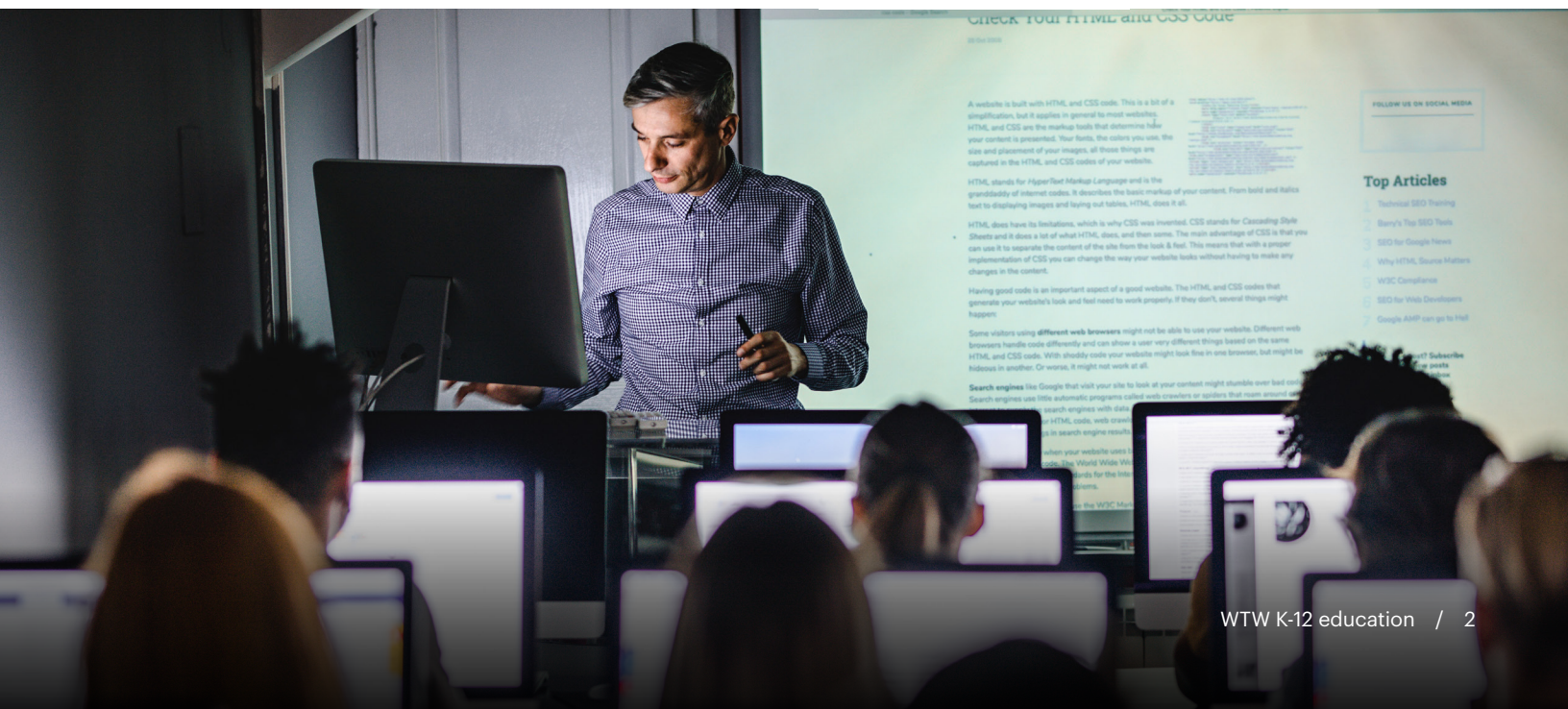
Cyber, property & casualty, risk pools

Operational risk support

Specialized education coverage

Education Vitality Team

There are a variety of risk and insurance solutions that can be used to mitigate risk within our kindergarten through grade 12 institutions.



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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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