

Nonprofits and NGOs

WTW Public Sector and Education
Industry Vertical Division



Nonprofits and non-governmental organizations (NGOs) serve our communities locally, nationally and internationally. Many of your goals are to deliver the best of the world to the greatest needs, and WTW's goal is to support you in your journey by minimizing disruptive volatility.

Catastrophic events are not equal — one organization's catastrophe is just another day for other companies. When you have strict budgets, catastrophe can be defined in more limited ways than for-profit organizations.



What we see as key emerging risks for nonprofits and NGOs

Emerging and disruptive risks	Explanation
New-normal	COVID, social inflation, political and social polarization and international events
Strain on service	Greater demand for services with greater strain on finding both funding and labor with rising operational costs (including insurance costs)
Government funding	Government funding is tapering off while demand remains high, resulting in a need to find new sources of funding
Pure insurance rate increases	Training, cybersecurity staff, an ERM approach to governance, response plans
Active assailant	Strong policies, protocols and training, awareness raising, continual improvement of campus safety
Professional liability	High-rate pressure on sexual misconduct, errors and omissions and other professional lines
Crime	Higher exposure to acts of crime and attempts of theft due to monies, grants and donations

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 nonprofits and NGOs

- 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 contract reviews** 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.

Our industry works with all different types of nonprofits and NGOs

- Social groups
- Religious groups
- Charitable groups
- Educational groups
- Athletic groups
- Political groups
- Community, national and international levels



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.



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