



# Differentiated Broking Solutions — General Industry

## Introduction

Willis Towers Watson's Differentiated Broking Solutions (DBS) brings together our deep industry and technical expertise and extensive market relationships with top Property & Casualty insurers to deliver unique insurance solutions.

The General Industry Differentiated Broking Solutions is a unique approach to the market, both in what we deliver and how we deliver it. DBS creates a sustainable competitive advantage and delivers industry-leading growth.

## Overview

The General Industry DBS is designed to have a broad industry appetite with a primary emphasis on:

- **Manufacturing**
- **Retail**
- **Service Industries**
- **Distribution**

It provides coverage for the core Property & Casualty lines of business:

- **Property**
- **General Liability**
- **Business Auto**
- **Workers Compensation**
- **Umbrella**

There are also additional solutions available for **Excess Liability, Environmental, and International** lines of business.

## Benefits

DBS provides clients elevated terms and conditions by industry, access to improved carrier services and claims outcomes, and integrated technical expertise and market strength of Willis Towers Watson as a firm.



Comprehensive offering available via pre-negotiated minimum coverage requirements

The ability to efficiently place coverages on either a standalone basis, or in an expanded package/suite of coverage



Pre-approved carrier issued policy forms and endorsements

Firm minimum service requirements



## Coverage enhancements

DBS consistently delivers standardized elevated coverage to our clients. Below are just some of the many enriched coverages DBS provides.



### Core Lines and Excess Liability

- **Extended Notice of Cancellation** for all lines
- Per location aggregates included
- **Unintentional Errors and Omissions** and **Broadened Notice** and **Knowledge of Occurrence** included on all lines
- Increased Property sub-limits\*
  - Minimum of \$1M limit for Contingent Time Element
  - Minimum of \$500,000 limit for Electronic Vandalism
  - Minimum of \$5M limit for Newly Acquired Premises – Real Property
- Enhanced coverage endorsements including:
  - **Blanket Additional Insured** and **Blanket Waiver** on Casualty lines
  - Minimum of \$100 per Disablement on Towing and Labor
  - Employees as Insureds and Employees Hired Autos
  - **Incidental Med Mal** and **Primary Non-Contributory** included in General Liability coverage



### Environmental

- The Environmental coverage fills the gap created by the Pollution Exclusions included in the General Liability and Property policies
- Policies provide coverage for **Pollution Conditions at, on, and migrating from a covered location**. Coverage is also extended for transportation of insured's goods, products and waste, as well as coverage at non-owned disposal facilities.
- Policy forms that have been pre-negotiated to include broadened scope of coverages – with **affirmative coverage for mold and legionella**
- **Automatic coverage for above ground storage tanks** and emergency generator day tanks (any underground storage tanks need to be specifically scheduled onto the Policy)

\*More options available



### International

- International Package coverage for General Liability (Public & Products Liability), Excess Auto Liability, Foreign Voluntary Workers Compensation & Employers Liability, with an ability to also include Property Coverage and Business Interruption
- International coverage to include, **Trip Travel & Reverse Trip Travel, Kidnap and Extortion, and Accidental Death and Dismemberment**
- **Ability to issue local General Liability and Property policies** outside of the US – depending on the risk profile, can include up to 50 countries

### Carriers

	Core Lines and Excess Liability	Environmental	International
AIG			
Allianz			
Allied World			
AXA XL			
Chubb			
C.N.A.			
Freberg			
Hartford			
Liberty Mutual			
QBE			
Travelers**			
Zurich			

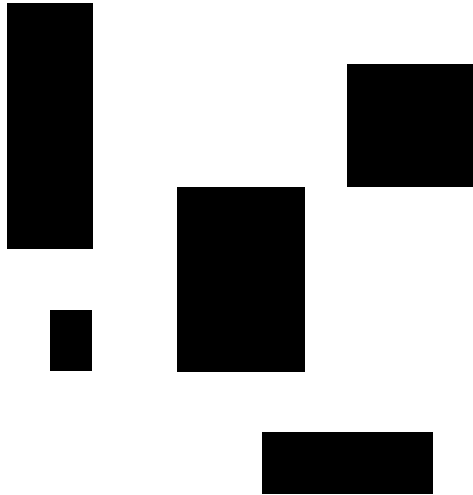
\*\*Coming soon for Environmental – DBS forms under development

## Contact

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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 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 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](http://willistowerswatson.com).



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