

GLOBAL FINEX - OPERATIONAL RISK SOLUTIONS

Risk & insurance expertise, delivered globally

January 2023



Operational risk overview

In a dynamic and evolving risk environment, it is critical Operational Risk Management keeps pace with relevant exposures. WTW helps firms of all sizes to enhance their operational risk management for new, existing and emerging risks. Improper Operational Risk Management can cause a breakdown of business continuity, which can lead to major losses both financial and non-financial.



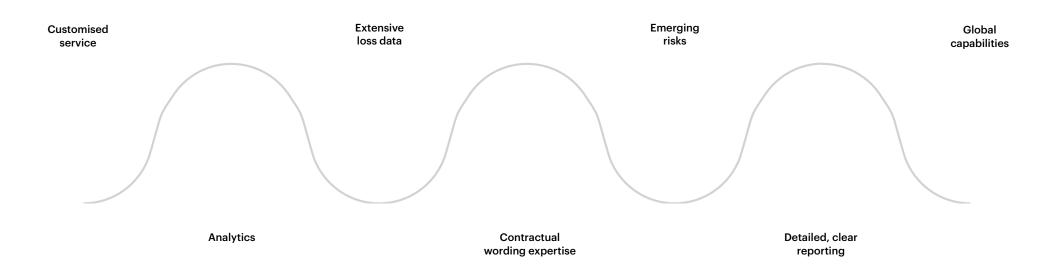
Operational Risk can occur at every level in an organisation. The type of risks associated with Operational Risk are:

- Business interruption
- Errors or omissions by employees
- · Theft and fraud
- Product failure
- Improper business practices
- · Health and safety
- Failure of IT systems
- · Employee litigation
- · Loss of suppliers

However, it is important to recognise that the risk landscape is continually evolving. Emerging risks such as climate and resilience risk are becoming more significant and the global Willis Towers Watson team can help you identify, manage and mitigate these risk issues.



Operational risk solutions





Working with us

We pride ourselves on our reputation within the Operational Risk environment. Our team has the collective expertise to provide advice and support so that you can make informed decisions to assist you in managing your risk, reduce costs and drive growth.

Choosing a risk management partner is always important, but strategically choosing one who understands the link between risk identification and insurance and it's ever- changing landscape is essential.

Our global network of experts work with financial institutions, corporate and professional services firms to consider all stages of the Operational Risk process from risk identification to risk transfer and enables bespoke solutions to best suit organisational and strategic needs.

We understand the complexities of your regulatory world, as well as the challenges that emerging risk represents, allowing us to better identify your specific needs and support your business. Collaborating with 100+ clients globally



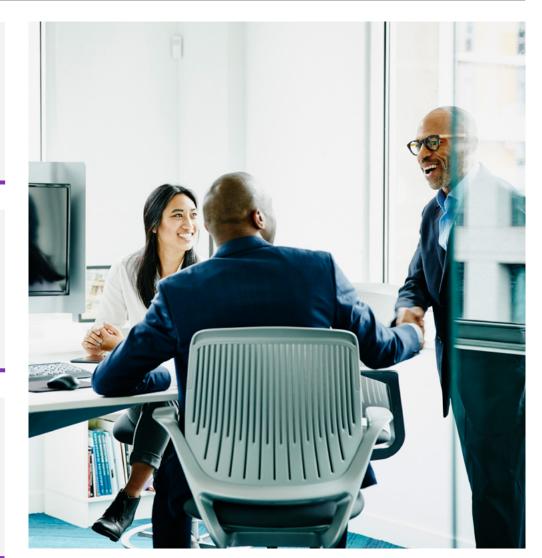
21 global operational risk projects in 2020



Access to historical loss data covering over

25,000 claims notifications





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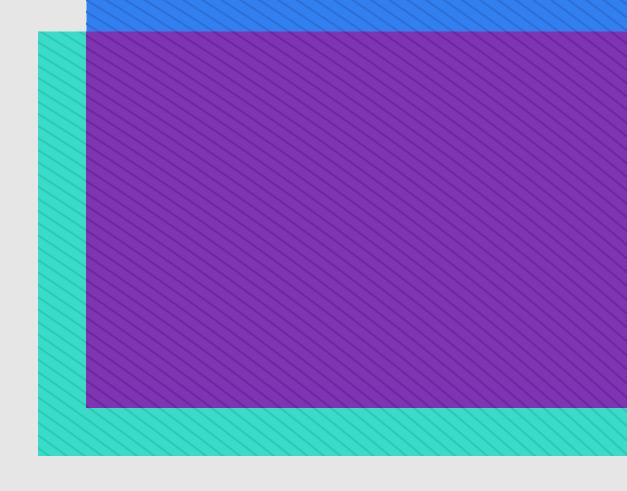
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About WTW

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 organisational resilience, motivate your workforce and maximise 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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