



POOLING PRACTICE

STRONGER TOGETHER

Willis



YOUR POOL

**SIMILAR ENTITIES
JOINING FORCES**

WILLIS

**DIVERSE RESOURCES
WORKING IN CONCERT**

THE WILLIS POOLING PRACTICE

**UNMATCHED SERVICE
AND EXPERTISE**



In recent years, the demand for brokerage and risk management services by self-insured groups has grown dramatically. As the only major broker with a staff devoted solely to risk pooling, the Willis Pooling Practice is uniquely positioned to offer the professional support that self-insured groups require to thrive in an increasingly complex risk environment. That's where a pooling risk management partnership can deliver crucial value. Our significant investment in people and technology gives us the depth to help self-insured risk pools achieve their goals.

THE POOLING SPECIALISTS

Your organization could benefit from the Willis Pooling Practice if you are a:

- Public school insurance pool
- Municipal government insurance pool
- Religious institution insurance pool
- County or special districts pool
- Secondary education insurance pool
- Multiple employer trust
- Private or nonprofit association
- Self-insured group
- Employee benefits pool
- Group captive

KEY POOLING SERVICES

Brokerage

Program review and design

Innovative products and programs

Sales and marketing

Actuarial services

Risk control services

Captive feasibility studies

Administrative services

Consulting services

Staff and board assistance

Financial forecasting

Underwriting

Enrollment and billing services

WHAT MAKES WILLIS POOLING DIFFERENT?

FOCUS, SPECIALIZATION, KNOWLEDGE, SERVICE

With Willis Pooling you can be assured that you will receive the highest level of service from a team with specialized knowledge of self-insured groups *because pooling is all we do*. We use our collective knowledge and experience to diagnose every aspect of your coverage needs to ensure all of your exposures are identified. The dedicated professionals on your team will then use their comprehensive technical expertise and extensive market knowledge to create an effective risk management program tailored to your group.

CONTINUAL IMPROVEMENT AND INNOVATION

Our goal: to drive your success. Our method: continual service improvement. Our national pooling presence allows us to have a broader understanding of the marketplace, negotiate programs and coverage, and help you apply state-of-the-art financial modeling, risk analysis and technology. These innovative program solutions significantly improve member retention, increase competitive advantage and enhance pool governance.

THINKING NATIONALLY, ACTING LOCALLY

Willis Pooling knows that superior service and ease of doing business are the cornerstones of every successful client-broker relationship. Our business philosophy is to think nationally, but act locally. This means you benefit from our national experience and knowledge base delivered to you by your Willis Pooling Client Advocate and local service team.



THE POWER OF ONE

- All of Willis' global resources are available through your Pooling team.
- One problem, several solutions. National teams with specific areas of responsibility offer you a variety of ideas from across the country.
- Our constantly expanding knowledge base becomes *your* knowledge base.

MARKET RELATIONSHIPS

As one of the largest global risk management companies and a market leader in the pooling industry, Willis is a key trading partner with major insurers and reinsurers worldwide. Our rigorous (and rigorously transparent) nurturing of these relationships allows us access to markets with the capacity and terms needed to create the optimum program for your situation.

Successful market relationships start with standout submissions. Our technical knowledge, combined with creativity and flexibility, produces innovative web-based submissions that often inspire markets to consider creative program designs, enhanced coverages, ground-breaking policy wordings and pricing benefits not previously available in the marketplace.

Willis Pooling clients continually benefit from the breadth and long-term nature of our market relationships.

CREATING PRODUCTS, PROGRAMS AND SOLUTIONS

Willis Pooling adds value to your pool through continuous development of products and risk management services for your members. At some point you may need a creative program for unusual risks that are not typically included in a pool coverage form. We listen carefully to your needs. Then we research and develop the answers to meet those needs. A sampling of innovative products and programs includes:

- Manuscript forms
- Pool financial and predictive modeling
- Member-controlled insurance programs
- Inmate medical program
- Medical malpractice
- Tax collector bond program
- Crisis management support
- Ancillary and voluntary coverages
- Statutory death program for law enforcement
- Wellness, disease and prescription drug cost management
- Willis Med data aggregator
- HR publications, compliance and administration tools





STAFF AND BOARD ASSISTANCE

Willis Pooling can be an essential partner to your pool staff and board, as our expertise can greatly assist in facilitating overall growth and success. We advise on:

- Information systems
- Bylaws, policies and procedures
- Board committee activities
- Broker research report
- Strategic planning
- RFP design and administration
- Coverage and risk solutions
- Market conditions

We provide new ideas and communication tools that can help educate your membership on pool issues that affect their buying decisions.

POOL SALES AND MARKETING

Willis Pooling has developed a highly successful sales management system with special emphasis on planning, prospecting and sales techniques. Our proven system can help your pool grow and retain membership through several key elements:

- Internet-based webinars and Willis Online
- Wholesale or retail versions
- Promotional brochures
- Newsletters, mailings and press releases
- Seminar selling
- Member referrals
- Trade show attendance
- Telemarketing and personal sales calls
- Creative programs for unusual risks not typically covered
- Member-controlled insurance programs

POOL ACTUARIAL SERVICES

Changing dynamics in financial and reinsurance markets, as well as in federal, state and local statutory environments, makes financial forecasting crucial to the long-term success of your pool.

The Willis Pooling Financial Forecasting Model analyzes retentions, coverage, losses, exposures and total costs to determine their potential impact on pooling finances. This analysis is used as a basis for creating strategies that can help minimize negative developments and capitalize on positive developments.

The actuarial services for employee benefits provide advice and insight by identifying emerging trends and managing risk when developing valuations and financial projections.

MEASURING FINANCIAL PERFORMANCE

A key element of forecasting is analyzing losses. Our exclusive All Lines Excess Analysis report (ALEA) annually provides valuable information to assist your pool in determining the optimum attachment point for specific and aggregate loss retention. The report also provides ways to measure the cost and benefit of excess limits layering. The ability of the ALEA to measure variability of losses at different retentions significantly improves forecast accuracy.

Each pool has unique needs; a canned approach to financial management does not work. Effective financial management starts with proper financial measurements. We can help you accurately measure and analyze:

- Premium to surplus
- Liability to surplus
- Surplus position
- Cash position

We work with you to identify salient standards of performance.

Whether the outlook is positive or negative, we help you determine what measures to take to maximize your potential and strengthen your pool – for today and years to come.



POOL ACTUARIAL SERVICES

All Lines Excess Analysis (ALEA)

Loss forecasting

Member cost allocation

Rate-making

Cost-of-risk analysis

Loss retention optimization

GASB 10 and GASB 30 compliance

Loss portfolio transfers

Pricing plan design changes and budgeting

Premium negotiations with carriers

Reserve and liability calculations

Retiree medical plan valuations

RISK CONTROL CONSULTING

Willis Pooling recognizes that losses can significantly impact your retention, excess or reinsurance costs, your limits and even your ability to obtain coverages. We have a dedicated team of risk control specialists who work exclusively with pools.

Our risk control consulting services help you and your members find practical ways to reduce loss costs. This can be achieved through communication, trend analysis, site visits and suggestions or solutions to prevent or reduce your loss events.

Whether you outsource your service or have in-house capabilities, we can provide a complete turnkey service – with all the support personnel, forms, seminars and training material – or we can provide special risk management library resources, policy/procedures reviews and special project consultations.

All work is advisory in nature and directed to you rather than to the underwriters. This allows your pool and its membership to be proactive rather than reactive in the management and prevention of losses. Our risk control consulting services help you and your members find practical and manageable ways to reduce loss costs.

Risk control consulting services include:

- On-site surveys and on-site consultative sessions
- Policy and procedures review
- Loss analysis
- Risk control training – development of risk self assessments and hazard recognition
- Regulatory compliance (federal, state and local)
- Accident investigation
- Fleet management
- Safety committees and committee training
- Return-to-work programs
- Business continuity/emergency operations planning
- Utilizing working relationships with external consultants to answer specialized concerns
- Claims management assistance
- HR support, including wellness program support
- Property and sprinkler evaluations
- Seminars and workshops
- Video library
- Ergonomics consulting
- Strategic decision risk analysis
- Benefits, disease and pharmacy management





WHY WILLIS POOLING?

- Willis is the only major broker with a staff devoted to risk pooling. We have 90 professionals in 10 Centers of Excellence across the country.
- Like all Willis resources, our Pooling Practice is backed by dedicated risk control consultants available to all Willis clients through our service model.
- Our experienced and dedicated Employee Benefits Pooling team delivers the knowledge and expertise to offer a wide variety of insurance brokerage, employee benefits consulting and human resources support.
- We host an annual pooling symposium for clients featuring emerging issues and providing a forum for networking and sharing challenges and solutions in the pooling arena.
- We offer proprietary analytic tools, such as our financial visualization tools, that are invaluable in negotiations with insurers and reinsurers.
- The breadth and depth of our experience has taught us that no two pools are alike, positioning us to offer creative advice and customized solutions to pools no matter what services they provide their members and what administrative structures they have.
- Our web-enabled placement process sustains our reputation for the best client presentation in the marketplace.
- We are one of the world's leading risk management and insurance intermediaries, with 20,000 Associates in more than 400 offices serving clients in some 190+ countries.

- The Willis culture creates an environment for constantly improving service:
 - **One Flag Approach.** Our expertise and assistance are available to you across the entire spectrum of practices and industry segments handled by Willis.
 - **The Willis Client Advocate® Model.** Your Client Advocate is your single point of contact for all that Willis offers.
 - **Glocal Service.** Global service, delivered locally: Willis is your gateway to the markets of North America, Lloyd's, Bermuda and Europe.
 - **Client Bill of Rights.** We are acknowledged leaders in upholding the highest standards of integrity and transparency in our industry.

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