

# SPECIALTY BENEFITS

**Business Travel Accident, Basic (Non-Contributory), Voluntary (Contributory), Accidental Death & Dismemberment, War Risk, Credit Card, Association, and Youth Sports Insurance. As unique as they are necessary, these coverages represent just a few of the areas addressed by the Willis National Specialty Benefits Practice.**

Political hot spots around the world continue to focus attention on accidents, war risk-related exposures and other travel risks. Employers, event sponsors and others facing these exposures have developed a new appreciation of the need for protection. Whereas we saw a retraction in the Accident marketplace after 9/11, we have lately seen the marketplace broaden the scope of this coverage. There is more competition; there are more players and enhanced benefits. We can help you take maximum advantage of this buyer's market.

An ongoing challenge is the convoluted way these risks have traditionally been handled. Business Travel Accident (BTA) insurance is usually lumped in with Property & Casualty policies, and responsibility thus falls to the organization's risk manager. Coverage is often handled by Managing General Agents (MGAs), and the involvement of these intermediaries can frequently mean cookie-cutter solutions and higher fees.

Accidental Death & Dismemberment (AD&D), on the other hand, typically falls under an organization's Human Resources Department. Where areas such as Youth Group and Sports Accident Plans are handled can be anyone's guess. The overall result? Gaps, overlaps – an inefficient process at best.

Ever in tune with changing marketplace dynamics, Willis was the first major broker – and remains the only broker – to offer a National Specialty Benefits Practice, allowing us to stay ahead of the pack in providing coherent, forward-looking solutions. We have found a receptive audience, not just among buyers of insurance, but among BTA and AD&D carriers who appreciate the chance to work with a partner that clearly sees a new need and moves quickly to address it. As a result, we have well established relationships with the markets, which often translates into improved coverage at lower costs.

We can work with you to determine which Specialty Benefits products address your organization's needs and help you secure the appropriate coverage. Willis' expertise, market knowledge and carrier relationships can be the critical pieces you need to solve this often confusing part of the risk management puzzle.

## WHO WE SERVE

We serve any organization:

- With employees traveling on business
- That owns, operates or leases aircraft

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- Concerned with war or terrorism risks
- Interested in reducing BTA or AD&D costs
- Sponsoring special events, sporting events, school trips or youth group activities
- Offering travel benefits as part of a service or compensation package

## WHAT WE DO

- Specialty Benefits works on an array of coverages that can be managed by the risk manager, the human resources manager or jointly, depending upon the product. Our service approach includes:
  - Initial risk analysis
  - Review of current plan
  - Suggested improvements/modifications
  - Comprehensive marketing
  - Plan implementation assistance

## KEY TYPES OF COVERAGE AND SERVICES

- Corporate Business Travel Accident
- Global Travel Accident
- Stand-Alone Voluntary (Contributory) AD&D
- Stand-Alone Basic (Non-Contributory) AD&D
- War Risk (AD&D)
- Special Events (AD&D)
- Youth Group plans
- Sports Accident plans
- Travel Assistance plans
- Credit Card insurance
- Industrial Aid plans for corporate aircraft (Crew/Seat Accident plans)
- CRAF Mission insurance
- Common Carrier insurance

## WHY WILLIS

- Willis is the only major broker with a dedicated National Specialty Benefits Practice.
- We have consolidated all of our Special Risk products under a single umbrella practice in order to strengthen our position with national carriers and work more effectively on your behalf to obtain competitive pricing, terms and conditions.
- Our policy review service typically produces both savings and improvements in coverage.

- We can find ways to improve virtually every BTA program we analyze.
- Combining BTA and AD&D – a Willis specialty – generally produces savings of up to 25%.
- Our practice expertise spans all aspects of the Specialty Benefits business, from brokerage to underwriting to reinsurance.
- We take the time to develop a custom approach, have the skills to design effective programs and work closely with the markets to bring you competitive results.

## CONTACTS

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