

EMPLOYEE BENEFITS – OUR CAPABILITIES

Pension Consulting

Our pension consulting expertise covers both trust and contract-based arrangements, and includes:

- strategic advice & design
- implementation
- Governance
- investments
- full trustee secretarial services

Group Risk & Healthcare Consulting

We provide advice and administration services for non-pension employee benefits, including Death, Disability and Healthcare. Our services include:

- scheme appraisal and redesign
- market reviews to ensure competitive terms
- full administration services, including claims mediation, documentation and accounts

Total Reward/Flexible Benefits

We have considerable experience in assisting firms who want to adopt a structured approach to the communication of Total Reward and/or a fully flexible benefits strategy. Our consultancy solutions include feasibility, design, communication and implementation.

Willis Absence Risk Management (WARM)

WARM uses risk management to identify, quantify and manage employee risks that expose your organisation to potential loss. It is designed to provide co-ordination, allowing you to utilise the most appropriate facilities available under your insured and non insured programmes to reduce the costs of Employers Liability claims and absenteeism in the workplace.

Employee communication and engagement

Clear, concise, easy to understand communication is key to any successful employee benefits programme and all communication material must be relevant to the audience.

We provide comprehensive engagement programmes, delivered through both online and offline media.

Multinational Co-ordination

Companies with operations in different countries may benefit from risk pooling rather than insuring on a country-by-country basis. We provide advice and active management of such arrangements to maximise potential savings. We advise on international issues, including

- overseas secondees or foreign nationals working in the UK
- co-ordination of international benefits programmes
- guidance on benefits legislation

Administration

We help reduce your daily administration burden by:

- implementing the latest technology
- providing advice on whether bundled (provided by the insurer) or unbundled (provided by a specialist administrator) arrangements are more suitable
- proactively supporting you by ensuring information and documentation is accurate and timely

Employee Benefits Due Diligence

We provide specialist advice for organisations involved in or considering a merger or acquisition.

- a benefits review prior to agreement of a transaction
- highlighting potential risks and liabilities for further investigation
- rationalisation of benefits programmes after conclusion of a transaction

Business Risk

A business can become highly exposed in the event of the loss of a key director, employee or shareholder. We provide expert advice and can negotiate savings on key person cover, together with shareholder and partner loan protection.

For further information and to discuss your requirements further, please contact your usual WEBL Associate, or

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