



WTW Healthcare Industry Practice and Life Science Industry Vertical

Helping clients navigate an increasingly complex world

We understand financial stability is critical to mission achievement

The top challenge facing most healthcare entities today is financial sustainability. Healthcare providers are under continuous pressure from consolidation, competition, competing resources for operational improvements, expense growth, reimbursement declines and growing loss costs. Providers remain focused on implementing effective strategies in response to the uncertainty surrounding access to care, financial risk and changing reimbursement. WTW has the knowledge and resources to strengthen your decision-making insights, allowing you to align strategy with your risk tolerance and appetite. WTW has significant experience working with clients throughout the continuum of healthcare. Our dedicated teams work with not-for-profit, private, and publicly traded healthcare organizations including hospitals, health systems, academic medical facilities, physicians' groups, long-term care, senior living, managed care, life sciences, behavioral health, health centers, social services, ambulatory and outpatient services and miscellaneous healthcare organizations.

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Balance sheet protection



Cash flow improvement



Risk strategies aligned with corporate objectives



Decisions supported by analytics

Demonstrating WTW's healthcare industry focus

In an industry where the human touch is so highly valued, we serve as a hands-on extension of our clients' risk and insurance departments. We recognize that every healthcare provider and facility is unique in their risk financing and risk management needs.

- **Regional healthcare leadership** — A dedicated technical team directly aligned to the healthcare industry with regional strengths, designed to capitalize on the power of focused knowledge and negotiation.
- **Specialized healthcare and life sciences broking** — Dedicated industry specialists with detailed knowledge in healthcare insurance program analysis and design, negotiation and policy placement. Long-term relationships with all of the insurance markets (U.S., London, and Bermuda) through one united placement team.

- **Healthcare specific broking** — Dedicated industry broking specialists focused on placing coverage for similar healthcare clients. Our broking team provides placement for HPL/GL, D&O, cyber, property, workers' compensation, auto and all other lines of coverage related to healthcare industry clients.
- **RCCA (Risk Consulting and Claims Advocacy)** — Healthcare experts in risk consulting, clinical risk management and claims advocacy.
- **Global risk & analytics** — Highly skilled professionals providing financial scenarios that allow you to match your risk tolerance and appetite to volatility.
- **Healthcare captives** — We have strong expertise in alternative risk transfer facilities and advising clients how to derive the most value from them.
- **Best-in-class service** — Deep experienced healthcare service team, operating on a defined platform will ensure consistent, simplified and exceptional client service delivery will serve as your risk management hub.

Our healthcare service team is focused on the daily needs of healthcare providers, harnessing the knowledge of our best healthcare professional across the organization, ensuring:

- Relevant and proactive service plan elements (i.e., physician credentialing, physician acquisition/ departure tail coverage solutions, clinical trial contract reviews, HC M&A diligence, risk education and training).
- Tailored coverages and product development.

Risk identification and decision support — Combining the power of the WTW suite of analytical tools along with the expert advice of our product line consultants and brokers, our clients will have the data necessary to make informed decisions to manage evolving risks. This provides our clients with the best methods to best protect their organization, assets and reputation.

Disclaimer

WTW hopes you found the general information provided in this publication informative and helpful. The information contained herein is not intended to constitute legal or other professional advice and should not be relied upon in lieu of consultation with your own legal advisors. In the event you would like more information regarding your insurance coverage, please do not hesitate to reach out to us. In North America, WTW offers insurance products through licensed entities, including Willis Towers Watson Northeast, Inc. (in the United States) and Willis Canada Inc. (in Canada).

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 organizational resilience, motivate your workforce and maximize 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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60%

of the Top 15 Health Systems as ranked by Becker's 2022 Hospital Review



65%

of the US News Best Hospitals Honor Roll Top 2022-23



WTW analytics for the healthcare industry

Analytics, technology and a broad, global perspective form the foundation of our approach to your risks. Connecting insight to foresight, we offer innovative products and services that keep up with the changing risk landscape, your evolving needs and risk appetite.

Enhanced decision-making and more effective, data-backed outcomes provide you with optimal outcomes and a way to optimize investment return for your risk capital.

For the healthcare and life sciences industry, WTW solutions like Cyber Quantified, D&O Quantified and our alternative risk transfer tools are made to help you predict and evaluate your cyber loss potential, interactively incorporate your firm's price volatility and accounting metrics into D&O analytics or provide a cross-functional assessment service to help provide data management effectiveness.

For a full list of WTW's suite of tools that will transform the way you measure and manage risk, we invite you to visit www.wtwco.com.

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