

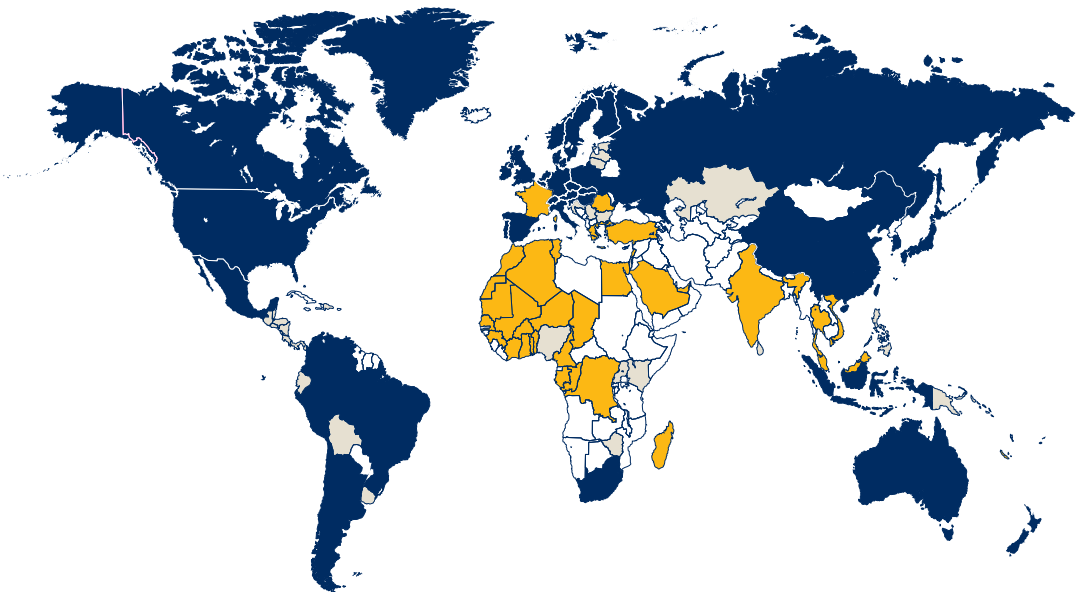
# WILLIS GROUP

## FINDING BETTER WAYS

### ABOUT THE WILLIS GROUP

Willis Group Holdings Limited is a leading global insurance broker, developing and delivering professional insurance, reinsurance, risk management, financial and human resource consulting and actuarial services to corporations, public entities and institutions around the world.

Willis has more than 400 offices in some 100 countries, with a global team of approximately 20,000 Associates serving clients in some 190 countries.



■ WILLIS SUBSIDIARY ■ WILLIS AFFILIATE ■ WILLIS CORRESPONDENT

**"AT WILLIS, WE DELIVER CUSTOMISED SOLUTIONS  
TO OUR CLIENTS, WHEREVER THEY ARE."**

### WHAT MAKES WILLIS DIFFERENT?

Willis has a fundamentally different business model, philosophy and practices from other brokers, built on three key features: Client Advocacy, "Glocal" service, and our One Flag approach. It is these attributes that ensure delivery of world-class expertise in a way that is global, personal and thoroughly tailored to our clients' ever changing needs.

Client Advocacy is at the core of everything we do. Each client has a single high level contact who understands their organisation and its culture and represents them in addressing all aspects of their insurance and risk requirements. This structure breaks down any silo mentality and ensures the best technical resources are made available to every client, be they large or small.

Under our One Flag approach all Associates globally are engaged in delivering innovative solutions and optimal results for our clients, via their Client Advocate, regardless of where they are located. It's this local delivery of global resources that creates "Glocal" service.

Additionally, at Willis we set ourselves apart from other brokers by being completely transparent about our earnings. Transparency enables us to always think as our Clients would want us to and act only in their best interests, without any conflicts of interest.

## THE VALUE GAP: OUR EXPERTISE GETS YOU THERE

Value is the gap between what clients can do for themselves and what we can do for them. Simply put, it's the reason that clients choose Willis.

At Willis, we believe risk management should help businesses go beyond today — to reach their maximum potential in the future. Closing the gap between where you are today and where you'll be in the future is how we create value.

Willis' provides value to our clients in four key ways:

### INDUSTRY EXPERTISE

We bring in-depth understanding of your industry, factoring in current and future changes that affect your operations.

### STRATEGIC EXPERTISE

We align your financial objectives with a comprehensive risk management and insurance strategy, providing new ideas and alternatives that help you meet your corporate goals.

### RISK ANALYSIS EXPERTISE

We provide the in-depth analysis you need, detailing potential risks you may encounter, and offering a range of solutions to help avoid, manage or mitigate those risks.

### INNOVATIVE PRODUCT SOLUTIONS

We develop innovative and customized risk management solutions that go beyond the norm, matching your specific needs to help your business maximize its potential.

Taken together, our in-depth knowledge, expert resources, advanced technology and global market access help you move from simply responding to risks, to capitalizing on business opportunities with confidence.

Though the parameters may differ from program to program, all Willis clients benefit from our creative solutions, strong market relationships and comprehensive, hands-on service.

Maximizing potential. It's how Willis closes the gap between today and tomorrow.

## BOLD. DYNAMIC. DRIVEN. THIS IS WILLIS.

These are the traits that permeate the way we do business. Willis is known for its consistent, excellent financial results. But in a professional service industry like ours, the ultimate test will always be client service. We have built a culture that is passionate about putting our clients first. As the first broker to disavow contingents and refuse supplemental compensation, Willis has taken an unwavering stand on acting in the best interests of the client. We were the first broker to develop a Client Bill of Rights, which further expresses our commitment to transparency.

## ALWAYS CHALLENGE THE STATUS QUO

As we face the future, we have never been more passionate about our vision to become the best insurance brokerage in the world.

To help us get there, we launched a new brand promise that drives our every action: Willis will always challenge the status quo to create new and better ways to serve our clients' best interests.

We are the change-agent that truly partners with clients to advance their performance and change the industry for their benefit. Willis never settles for second best or relies on the old ways of doing things.



# CONTACT WILLIS

### Willis Limited

The Willis Building  
51 Lime Street  
London  
EC3M 7DQ  
United Kingdom  
Tel: +44 20 3124 6000

Visit us on the internet at [www.willis.com](http://www.willis.com)