



UK Leisure & Hospitality Day Conference Review

Change is becoming the ever-present reality in leisure and hospitality. Technology and the way people want to work are transforming the industry, creating new opportunities, posing new challenges and changing risk profiles. This is disrupting long-established business models and challenging many traditional ideas about customer service.

This means huge changes in the way we work, as old roles fade away and new ones emerge to take their place. Many of the jobs our children will do don't exist now. We're changing too – as employees, we're looking for a better experience at work, bringing expectations we've developed as consumers into the workplace. Businesses that understand this and get their people on side can become more resilient – overcoming modern threats such as cyber risk, which depend on an effective human response.

In our Leisure & Hospitality Day, we explored all of these themes and trends with our expert guests and speakers, looking at the opportunities opening up, how we can adapt our businesses and workforces to succeed, and how we can mitigate the risks that come with transformative change.

This review gives an overview of the key talking points from the day. If you would like to know more, please contact a member of your Client Service team, or your account manager, or contact our GB Retail and Leisure & Hospitality Practice Leader, Kelvyn Sampson at kelvyn.sampson@WillisTowersWatson.com



Disruptive technology

How tech is creating new risk and people challenges

New technology is transforming business models and work patterns in leisure and hospitality. This brings opportunities to improve service, save costs and operate more efficiently – but also risks, from data breaches to system breakdown.

Our expert panel explored the future of artificial intelligence (AI) in the industry, how to minimise technology risks and achieve the right blend of tech and people.

Speakers

Moderator

KAY McMENAMIN,

Leisure and Hospitality Practice Leader,
Willis Towers Watson

Panellists

Mike Ryan,

entrepreneur, digital futurist and founder of Morse.ai

Jonathan Askin,

National Head of Commercial Law at BLM

Future trends – how tech will change the industry

Digital systems are already changing how we work and interact with customers. Mike thinks this will accelerate with increasing automation. But it will look very different depending on your business.

In the mass market, the tech will be more up front, gradually replacing jobs and a lot of the human contact, while offering customers more choice and a more frictionless experience. So there will be more services like Uber, self-ordering in fast food restaurants and self-check-in for flights.

Improving efficiency and customer experience

Jonathan sees this as having huge benefits – for example, touchscreen ordering not only allows customers to customise their orders, it allows management to redeploy labour where it's needed.

At the luxury end, the tech will be more in the back office, enriching the information available to service staff, so they can enhance the customer experience – for example, using data on customer tastes and preferences to offer a more personalised service for hotel guests.

Some leisure businesses will become tech firms

As technology becomes increasingly important, Mike sees some leisure and hospitality businesses becoming more like technology platforms that make things possible for customers. Already some of the most valuable businesses are those like Expedia, Uber and booking.com that have no buildings or physical assets. Companies may need to re-assess where the value is within their business. And whether they could be more successful as the digital 'wrapper' that adds value for customers, rather than owning and operating premises.

Different approaches for different customers

When it comes to tech, one size does not fit all. As a broad generalisation, millennials may like everything automated and frictionless – but other groups have different needs.

Businesses need to remember who their customers are. At LaGuardia airport, managers used an age simulator suit to see the airport experience through the eyes of their older customers and used tech to enhance their mobility and reduce airport stress – essential insight when over-60s are now the biggest market in travel.

How will automation change the way we work?

Processes like check-in, creating accounts and taking payments will become increasingly automated. This will make life easier and more frictionless for customers, reduce human error and free up staff to improve the customer experience.

Mike thinks this is good for employees as well as business. People are better at interacting with customers, which is also more rewarding. He sees a future in which there are fewer employees, but where those that remain are more empowered to make decisions.

Employers will need to trust employees

As AI does more of the work, employers will need people they can trust to step in and take over when the tech makes the wrong call. This will be essential for avoiding costly mistakes and PR disasters.

Brands that have the right people and trust them will be more confident. This will be a big change from today, where employees are often not allowed to make decisions or override systems.

More data roles and responsibilities

Advancing technology will require more staff to take responsibility for managing and protecting customer data – and also to manage technology suppliers and make sure they are delivering for your customers.

Fewer data scientists, more psychologists

Over time, Mike expects that AI will be doing the simple data science by itself, powered by machine learning. That should mean less need for specialist data scientists in the future. However, there could be more need for support from psychologists and sociologists as AI throws up more ethical and situational dilemmas.

What are the risks for brands and their reputations?

Increasing reliance on technology can also spell danger for your business and reputation, Jonathan advises. A potential data breach or system failure could shut you down and leave you open to potentially huge liabilities.

Just as tech can open up amazing possibilities for your business, a failure can also bite you hard. As an example, Jonathan cites a company that used biometric access across all its sites. When the system failed, no one could get in or out, including to make essential deliveries. The business went into shutdown, suffering large losses and reputational damage as a result.

How to plan ahead and protect your business

Always have a back-up

No matter how clever the algorithm, there will always be a situation it hasn't predicted – with unintended and potentially costly consequences. Have a plan B for these situations, as well as a disaster recovery plan if the whole system is hacked.

Make your contracts crystal clear

Increasing tech means you are more reliant on suppliers. Make sure all responsibilities are clearly tied down in your contracts and you know who is liable for what if anything goes wrong.

Update your policies and procedures

Changes in tech can have a ripple effect through your relationships with customers, suppliers and employees. Make sure your policies and procedures capture these impacts and that your people know what's expected of them and what to do if anything goes wrong.

Get the right insurance

Because tech throws up new risks, it may change the cover you need. For example you may need more cover for data protection. Also make sure all your suppliers are insured for their liabilities.

Keep a human in the loop

You must have the ability to override the tech and 'use the handle to open the aircraft door' if you need to.

Don't outsource everything

Keep some capabilities and know-how in house and have a physical back up for your key systems in case the clever tech goes down.

Shifting liability

Changing trends in food consumption and the safety challenges they pose

As lawyers, courts and regulators become more familiar with the changing trends, businesses will need to adapt to new risks.

We looked at the key trends, such as the use of shared kitchens, and how to anticipate and manage emerging risks.

Speakers

Moderator:

Kelvyn Sampson,

GB Retail and Leisure & Hospitality Practice Leader,
Willis Towers Watson

Panellists:

Ivor Long,

Partner,
Corporate and Sector Risk,
Keoghs

Jason Burt,

Associate Director,
Claims Defensibility and Regulatory Practice,
Willis Towers Watson

Chris Green,

Partner,
Keoghs

Shared kitchens in fast food retail

Is the use of shared kitchens going to continue to increase?

The continued increase in use of 'super kitchens' is inevitable as it's clearly a model that works very well. Deliveroo currently has around 100 shared kitchens operating nationally and, because couriers can work out of a central base rather than collecting food from various restaurants, there's a massive cost saving to be had.

What are the risks and challenges to food safety?

Multiple companies producing multiple types of food within the same premises creates a range of risks. Businesses will need to devise proper hazard analysis of critical control points. Systems should be in place to monitor risk, such as staff training and turnover, and automation.

Some restaurants don't offer the same assurances to customers who order online. Many have a general disclaimer to say they can't ensure food is free from contamination.

Does a lack of control in a shared kitchen make defensibility difficult for operators?

Regulatory compliance and compliance with various Food Standard Agency obligations can be very difficult. Companies need to have policies and procedures in place and demonstrate they can adhere to them in practice. Failure to do so could lead to prosecution, criminal sanction and reputational damage.

Trust between restaurants and operators using this model is crucial because restaurants put their reputation in the hands of the operators. If something goes wrong, the restaurant's reputation can be damaged even though they might not be at fault. For example, in a case of food poisoning, it would be very difficult to tell where the fault was.

Robotics and automation in food preparation

What additional risks are created through the use of robotics and automation in food preparation?

Customers have become familiar with touchscreen ordering in fast food outlets. However, while there's slick front-of-house automation, most of the labour-intensive kitchen work is done by humans.

This is likely to be an area of change as more of the process becomes automated. Robots creating a meal from start to finish is already possible, and some small businesses in the U.S. are already using the technology. However, the use of more automation in food preparation brings the potential risk of very large claims.

Points to consider:

- which part of the process to automate
- upkeep and maintenance of machinery
- having a human to oversee operations
- how automation impacts the quality of food and service
- cross contamination

What does the increased use of automation and robotics in food preparation mean from a regulatory and enforcement perspective?

There is an increasing level of interest in allergens from local authorities. Well-known brands and large corporate entities with large turnovers are of particular interest and anything that isn't perfect will attract attention.

From a regulator's perspective, anything that takes away the human element and the possibility of error, would be welcomed. They are pushing for standards that far exceed the current legal requirements, which in turn pushes up general expectations of consumers.

Increased allergy awareness

Will we see any changes or expansion to allergy rules and guidelines?

The current European directive identifies 14 major food allergens that must be labelled.

In reality, there are many more than 14 allergens. Some remain very rare, but others are becoming increasingly common. For example, strawberries are not currently listed despite being a fairly common sensitivity. Less common allergens, such as rice and pea protein, don't currently need to be listed, but the legislation is getting tighter.

Following a recent tragic case, Pret a Manger are working to make their customer guidance clearer. They've also introduced an app that enables customers to enter any sensitivities or allergies they have, and it will adapt the menu to only show them products that are safe for them to eat.

While such technologies offer consumers control that may reduce liability on the business, they bring new risks, such as ensuring that the system is always up to date, free from glitches and robust and reliable. Plus, issues around cross contamination will still be present.

Future predictions

- The number of prescribed allergens is likely to increase
- Companies will be required to share more information about their ingredients
- Consumers will expect more information and transparency around what's in products.

Reducing risk and improving claims defensibility

As lawyers, courts and regulators become more familiar with the issues, the expectations on businesses will increase.

- Take a joint approach with brokers and insurers to understand who's responsible for what and where risk starts and ends.
- Consider what happens when commercial realities push at boundaries. Make sure you are not going to be restricted by the original contract.
- Set standards that are attainable and make sure your business not only complies with them, but can evidence that it does.

Creating the best talent experience

Why more businesses are taking as much care over their talent as they do over customers

Speakers

Rich Veal,
Global Practice Leader,
Communication and Change Management,
Willis Towers Watson

People no longer see themselves compartmentalised as employees during working hours and customers at home. Increasingly, they expect to be treated as individuals and to have similar experiences in every area of their lives.

This session looked at how employers can embrace the opportunities this creates, and overcome the challenges. We looked at how to build a good talent experience – and how it can help you engage your people, increase their sense of purpose and empower them to step up and self-manage their careers.

Resetting the employer-employee relationship

People are increasingly looking to have a different relationship with their employers – one that's less about them as an employee and more about who they are as a person. They are bringing the expectations they have developed as consumers and through technology and social media into the workplace.

That creates huge opportunities to engage with people, support them on a personal level and align them with your goals and objectives. Organisations that get this right can attract and retain the best talent, increase employee satisfaction and productivity, and ultimately improve financial results.

But it can be very challenging as it means a big shift from traditional HR practice based on systems thinking – following the right processes and procedures to achieve a good outcome. To create a great employee experience, you need to follow the person and engage with them meaningfully as an individual.

Building the experience at every touchpoint

The first question you need to ask is – what is the employee experience? Just like the customer experience, the answer is complex. It's about understanding the person, getting to know them as an individual, reaching them at the right times with the right messages and supporting them throughout their career.

Here are some the essential building blocks that will help you develop your experience.

Create a sense of purpose

At the heart of every good talent experience is a sense of meaning and purpose around work. If you can create a strong emotional connection with their work, people will be more engaged and motivated. Make sure people see the value of their role and how it contributes to company's goals and objectives.

That's true at every level of employment – evidence shows that minimum wage employees are more motivated when they connect their work to a purpose. For example, hospital cleaners who understand how their work contributes to patient safety often feel a greater sense of dignity and self-worth.

“Without a sense of purpose no company can achieve its full potential.”¹

Have a strong talent value proposition

Make sure your people feel part of a community, know about the benefits you offer and how you reward and recognise good performance. This creates a framework that will help them understand their value and appreciate the positives of working for you.

Engage through the whole life cycle

Think about how you interact with people throughout the time they are with you. What are the key moments when you want to communicate with them? When might they need support or a nudge towards self-development?

Be there when it matters with the right messages and services.

Develop your employer brand

Think of your employees as customers and how you'd like them to see, hear and feel your brand through their work. How can you improve their perception and encourage brand loyalty?

Clarify your people strategy

Set out in a clear document how you plan to deliver the employee experience and how it aligns with your company policies, goals and objectives.

Culture and values

Underpin your employee experience with a strong set of values, ethics and behaviours that run through everything you do and how you work. Make sure everyone is aware of them.

Coping with change and becoming resilient

Change is becoming less of an event for businesses and more of a permanent fact of life. Whatever kind of employee experience you create, it will have to be agile and capable of adapting to new circumstances.

¹Blackrock Larry Fink's Annual Letter to CEOs, 2018

Case study – global engineering company

Willis Towers Watson helped a pre-eminent engineer company focused on world-class power and propulsion systems create an employee experience in response to organisational change. The company found that their HR procedures and systems were not keeping up with new employee expectations. There was too much bureaucracy involved in accessing benefits and services, which contributed to some people leaving the company.

First we used new AI-based virtual focus group technology to connect with more than 33,000 employees, listening to what they said and identifying key themes in their feedback. We also benchmarked the company's experience against the industry. Then we worked the company to build an experience that was based on the company's strong heritage but updated for a new age. Key elements included:

- Renewed sense of purpose – making sure everyone understood how their work is valued
- Freedom to innovate – reducing bureaucracy and empowering people to make decisions
- Celebrating brilliance – calling out great work at every level, from the shop floor upwards
- Re-assessing HR initiatives from an employee experience viewpoint – prioritising the things people valued such as global mobility, and getting rid of programmes that got in the way.

AI powered insight

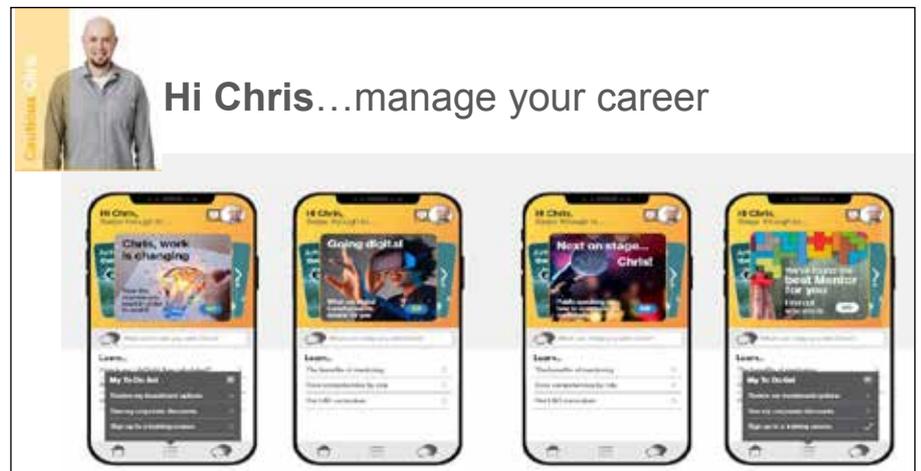
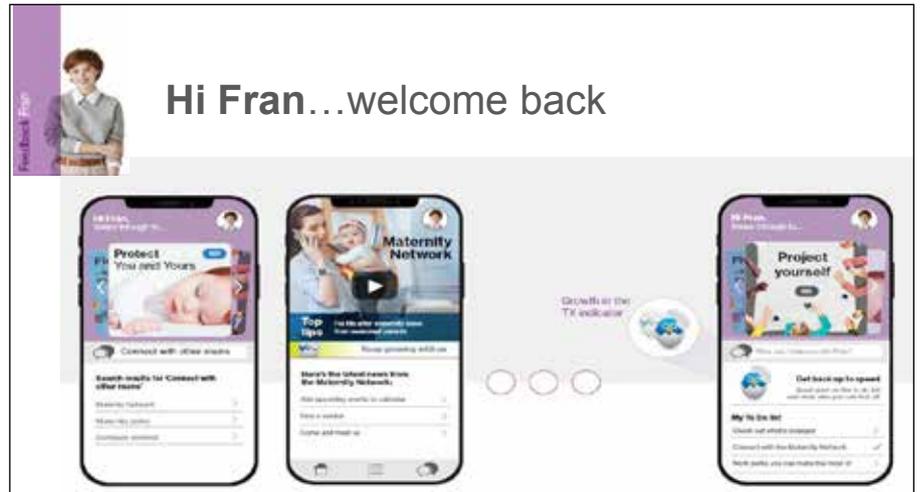


Giving everyone a personalised experience

So how do you make the experience individual to each employee? The first step is to understand the power of persona. Similar to the segmentation process you use for customers, use employee data to build profiles of your people, at all ages and levels and use this insight to predict their desires and aspirations.

New technology will help you turn this insight into attractive, personalised HR apps that employees like using. Tasks like checking or applying for benefits that are an admin headache today will become easy and enjoyable.

The new apps learn about employees and give them personalised nudges that can help them to help themselves. For example, a new parent returning from parental leave might get messages connecting them with other new parents at work and linking to useful support services. Similarly, employees who are falling behind in their professional development can be nudged towards appropriate skills training.



Cyber risk and your people

How your people should be at the heart of cyber resilience

Speakers

Gemma Sword-Williams,
Associate Director of Cyber,
Willis Towers Watson

People are both the source and the victims of cyber risk. Human error is the biggest single cause of data breaches – but, as individuals, we also suffer significant loss and stress if our personal data is compromised. This means most of us have a perspective on the causes, costs and consequences of cyber incidents.

In this session, we explored how businesses can tap into this understanding to improve their response to incidents. By taking a more rounded people-centred approach, you can engage your employees more effectively, communicate better with customers, improve prevention, and build cyber resilience for the future.

Data breaches have human costs and consequences

It's not just money or information we lose when a data breach happens. In fact, there's growing evidence to suggest that issues such as stress and embarrassment can outweigh the financial loss.

In a recent survey², more than three-quarters (76%) of people who had been the victim of a cyber attack said that it was stressful – by far the most popular answer. The next most commonly cited consequence was the time taken to put things right (39%) – and the painful process of having to explain things and re-establish your accounts and relationships. A further 13% said they had lost money as a result.



76% of data breach victims said it was stressful



13% of data breach victims said they lost money

²The Ponemon Institute, "The Aftermath of a Data Breach: Consumer Sentiment" 2014

Worries over loss of control

People feel a loss of control after a breach. The fear that their identity might be stolen and that strangers will see their personal details, such as salary figures. A study by the Psychological Society³, shows that identity theft is rated among the top 10 most stressful life events, not far behind bereavement, divorce and becoming seriously ill.

Leisure and hospitality customers are even more sensitive to the human costs and consequences. People expect positive experiences from the sector and they want their holidays and special events to be enjoyable. A data breach can ruin everything you've planned and saved for.

People's reactions can also be different depending on their age, culture or the type of data affected. You might not mind your work email address becoming public, but if your passport or credit card details are compromised, it's much more personal and serious.

Identity Theft

Order and score (/10) of stressful events

1	Death of spouse/relative/friend	9.43	10	Planning wedding	6.51
2	Imprisonment	9.15	11	Arrival of first child	6.06
3	Flood/fire damaging your home	8.89	12	Commute delays	5.94
4	Being seriously ill	8.52	13	Terrorist threats	5.84
5	Being fired	8.47	14	Losing smartphone	5.79
6	Separation/divorce	8.47	15	Moving to bigger house	5.77
7	Identity theft	8.16	16	Brexit	4.23
8	Unexpected money problems	7.39	17	Going on holiday	3.99
9	Starting a new job	6.54	18	Promotion/success at work	3.78

Claims allowed based on emotional distress

The courts have recognised the emotional distress caused by data breaches. For example, in a recent case, the Supreme Court found Morrisons supermarket vicariously responsible for a data breach caused to its staff by the malicious actions of a disgruntled employee.

"A breach of confidential information or the misuse of personal information can lead to emotional and financial distress, due to the loss of control of your information and the risk of identity fraud."

Advice from the legal firm that represented Morrisons claimants

Data breaches are a human problem

Most data breaches are caused by human error. Willis Towers Watson research⁴ shows that 87% of firms believe that untrained staff are the biggest risk to their cyber security, while our claims data shows that employee negligence or fraud is by far the biggest type of breach, accounting for two-thirds (66%) of all cyber-related claims.

87% of organisations see untrained general staff as the greatest cyber risk to their business

1. Untrained staff (87%)
2. Unsophisticated hackers (59%)
3. Cyber criminals (57%)
4. Social Engineers (44%)
5. Hacktivists (41%)
6. Partners, Vendors and Suppliers (35%)
7. Privileged insiders (29%)
8. Malicious insiders (29%)
9. Contractors (20%)
10. Government Sponsored Hackers (3%)

³The Physiological Society, "Stress in Modern Britain " 2017

⁴ESI ThoughtLab, Willis Towers Watson and Others, The Cyber Security Imperative, 2018

Data breaches require a human response

People are deeply affected by data breaches in ways that go far beyond money. Stress, the time it takes you to resolve problems, embarrassment, fears around identity theft and loss of control all play a part.

Human behaviour is also critical to how data breaches happen, as employees are lured in by criminal approaches that appeal to basic psychology.

Understanding these concerns and motivations can help you plan a much more effective response when an incident occurs, avoiding the PR pitfalls of a cookie-cutter approach. It can also help you improve your education around cyber risk and information security to help prevent incidents from happening.

How to use people power to improve your response

Place empathy at the heart of your incident response plan

Make sure your response team listen to customers, explain what's happened clearly and the steps you're taking to protect the customer. Think about what people want to hear from you. Never assume anything is obvious.

Consider individual perspectives in the heat of the moment

Remember all customers are different. Scenario plan for a range of customer profiles and think about how the breach impacts on each of them, so you can adapt your responses. Consider having a dedicated person who's responsible for doing this.

Give front-line employees the information they need to communicate effectively

Don't assume your frontline people will know what to say. Make sure they are prepared and have all the information they need to answer questions from customers in the right way.

Train your employees

Training can help your people become more aware of others and develop empathy with victims of data breaches.

Remember, we're all in the same boat!

Encourage your employees to remember that they are customers too and consider how they would feel if this happened to them.



Future of work

What will increasing automation and the rise of the contingent workforce mean for your business?

Speakers

Ruchi Arora,

Talent Management Practice Leader for
Willis Towers Watson

How many of us still go to speak to a travel agent to book their holidays? And how many of us book up online without speaking to a single person?

That was the question Ruchi asked to open her review of how technology is changing the way people and industries work.

Change is here

The Fourth Industrial Revolution is disrupting industries and creating new ones. If this sounds like futuristic sci-fi, think about how the advent of the internet changed the world – jobs such as social media managers and data scientists simply didn't exist before.

65% of the children currently in primary education will grow up to do jobs that don't exist now. And as technology continues to develop and blur the boundaries between physical, digital and biological spheres, work forces will need to adapt⁵.

The leisure and hospitality sector is constantly changing and we've learnt to adapt to challenges in the past. Now, as the rate and scale of change increases, organisations need to work for their people to help them cope. The leisure and hospitality sector must anticipate and plan for change so that we can support employees. This is likely to involve creating new job roles, new skills and new working structures. We must be ready for an overhaul of the work environment and what we expect from our people.

New work culture

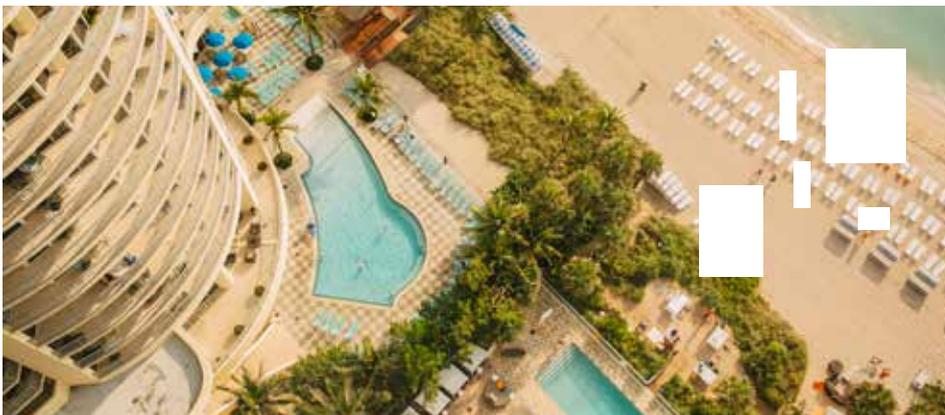
The future is set to be more collaborative, fluid and innovative than ever. Businesses need to reflect this in the way they employ both workers and machines.

New roles, such as scrum leaders, have become popular as organisations adapt to Agile ways of working. The creation of this new role shows how employees can acquire and develop new skills and capabilities.

The nature of employment is also changing. Rather than employing someone full-time, businesses are looking at more efficient ways to attract people with the skills they need to complete specific tasks. This has led to the rise in contingent workers, contractors, and the use of talent platforms.

Getting more from your employees

The idea that robots will take our jobs, that we'll live in a fully automated world, is unlikely to ever be a reality. Currently only around 5% of jobs could be completely automated⁵.



Only around **5%**
of jobs could be
100% automated.
But **60%** of jobs
could be **30%**
automated⁵.

⁵ US Population survey; Federal Reserve Bank of St. Louis

Humans possess a multitude of skills that machines are a long way off mastering, and machines are usually far superior at data driven repetitive tasks where humans are prone to mistakes. Surely then, it makes sense for humans and machines to work together to increase productivity and efficiency.

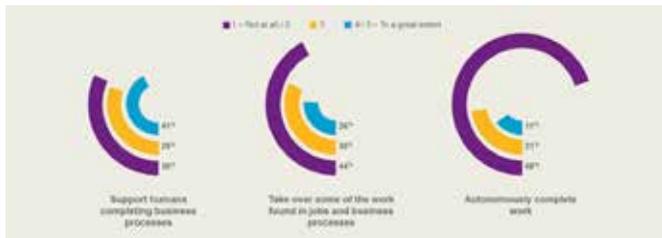
Busting myths around the future of work

Following research Willis Towers Watson carried out, we've been able to understand more about how and why businesses use technology.

Myth: Organisations use automation primarily to reduce costs and minimise errors

Busted: Over half of employers say the key goal of automation is to augment human performance and productivity.

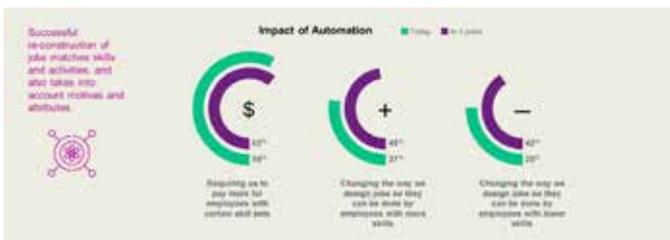
Employee talent is still at the centre of what employers look for. Automation and digitalization are used to support, not replace, humans.



Myth: Workplace automation will have a largely negative impact on workers and jobs

Busted: Automation will result in new combinations of work, talent, skill requirements and work relationships.

As jobs are deconstructed and certain tasks automated, new types of work will be required. Skill premiums at both the high and low end will shift.



Reinventing jobs for the future

In order to understand the most efficient way of working, each job needs to be broken down into a series of tasks and then each task considered individually.

The job can then be reconstructed by allocating the most efficient solution to each task.



Optimising employees for their new roles

Once some elements of a job have been reallocated to a computer or other technology, employees can be re-skilled to use their time more effectively. For example, a hotel receptionist can be given the skills to be able to rotate to different areas of the business – such as working behind the bar. This also enables staff to develop a broader range of skills.

With technology handling data-driven tasks, employees can focus on enriching the customer experience through human interaction. Enhancing employees' problem-solving and interaction skills will support this process and enable you to deploy talent in a much more agile way.

Rewarding your employees

Whether they're full-time or freelance, you need to look after the people who work for you. As portfolio and gig workers become the norm, it would be a mistake for businesses to assume those workers need less recognition. They're meeting a need that your organisation has and increasingly expect to be treated more like a customer.

Organisations are facing increasing pressure to invest strategically in the right Total Rewards programmes to optimise cost and risk. And those that 'get it right' perform better financially.

	<p>1. Future focused Emerging work dynamics and skills and multi-generational workforce re-write the deal</p>		<p>9. Talent experience Emphasis on <i>workplace differentials</i> that enhance the environment and Talent Value Proposition</p>
	<p>2. Technology Advancements Expansion of <i>digitization</i> of the Total Rewards delivery and experience</p>		<p>10. Good governance Being <i>agile and nimble</i> to adapt to changing, fastmoving business strategies</p>
	<p>3. Optimising cost and risk of TR Analytics and data measurement</p>		<p>Willis Towers Watson has observed emerging themes that reflect the ways organisations are modernising the way they work and reward their people. These themes are broadly reflected across many industries and many locations around the world.</p>
	<p>4. Segmentation More tailored Total Rewards with increased choice</p>		

- Technology will continue to change the way the world works at an ever-increasing rate. Anticipate the challenges your organisation will face and make sure your employees are prepared.
- Understand how technology and automation are impacting your work.
- Engage and lead around the new ways of working in your organisation.
- Make use of your new skill opportunities and modernise your total rewards.







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