



Rapid growth brings fresh complexion to capital management

Case Study

The Client Challenge

The European insurance branch of a large bank was experiencing high premium growth. As a result, its management wanted a full review of its reinsurance protection across the life portfolios.

Our Solution

A joint team from Willis Towers Watson comprised of Insurance Consulting and Technology and Willis Re worked together. Drawing upon advanced modeling capabilities and in-depth knowledge of the reinsurance market, the team was able to deliver an analysis of the gross risk for the full life portfolio, including mortality, long-term care, and short- and long-term disability risk. This supported a review of the current reinsurance structure, analysis of alternative reinsurance options and placement of a new reinsurance program.

The Outcome

The new program provides risk transfer and capital protection capability that is more aligned with the company's risk appetite and profile. While reinsurance optimization is central to any insurer's capital management, many insurers now seek to combine this objective with more comprehensive risk quantification, management and transfer reviews that support better management of capital. The client noted that a key reason for Willis Towers Watson's success was the integration of reinsurance broking and consultancy/actuarial support that well-established competitors were unable to match.

"Drawing upon advanced modeling capabilities and in-depth knowledge of the reinsurance market, the team was able to deliver an analysis of the gross risk for the full life portfolio, including mortality, long-term care, and short- and long-term disability risk."

Further information

For more information please contact insurer.solutions@willistowerswatson.com

About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimise benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.