

# Premium Finance Panel

## What is Premium Finance?



Premium Finance is a cash-management tool that many of the nation's largest and most prestigious companies – including many in the Fortune 500 – currently use. Insurance premium financing is a concept that makes sense for most businesses seeking to free up working capital.

## Premium Finance at Willis Towers Watson

- Attractive rates, based on Willis Towers Watson volume in the marketplace, that are more competitive than bank lines of credit
- Easy to use process i.e. auto quote & proposal for Premium Finance
- Best in class solutions e.g. no pre-payment penalty, payment options
- No additional information or applications required
- Access to partners and expertise that specialize in insurance premium finance
- Solution for credit challenged clients e.g. M&A and Private Equity
- Multiple Premium Finance partners that offer choice for clients

## Why Premium Finance?

### Improved cash flow

- Conserve operating funds
- Preserve working capital
- Increase flexibility



### Financial reporting

- Potential off-balance-sheet advantages
- Enhanced credit facility



### Plans can be tailored to cyclical needs

- All premium finance requirements can be handled in a single-payment program
- Changes in coverage are easily handled



### Reduced costs

- Attractive rates
- No prepayment penalty
- No compensating balances required

The Willis Towers Watson North America Panels team is pleased to offer a unique and innovative solution for Premium Finance clients.



For more information, please contact:

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## 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, optimize 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](http://willistowerswatson.com).

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