



Differentiated Broking Solutions — **Financial Institutions**

Introduction

Willis Towers Watson's Differentiated Broking Solutions (DBS) brings together our deep industry and technical expertise as well as extensive market relationships with top Property & Casualty insurers to deliver unique insurance solutions.

The Financial Institutions Differentiated Broking Solutions (FI DBS) is a unique approach to the market that creates a sustainable competitive advantage and delivers industry-leading growth.

Overview

The Financial Institutions DBS is designed to have a primary emphasis on clients in the following industries:

- **Commercial Banks, Investment Banks, Hedge Funds, and Asset Managers**
- **Depository Institutions**
- **Insurance Carriers, Agents, Brokers and Service**
- **Security & Commodity Brokers, Dealers, Exchanges & Services**
- **Non-depository Credit Institutions**

It provides coverage for the core Property & Casualty lines of business:

- **Property**
- **Business Auto**
- **General Liability**
- **Workers Compensation**
- **Umbrella**

Benefits

- DBS provides clients elevated terms and conditions by industry, access to improved carrier services and claims outcomes and integrated technical expertise and market strength of Willis Towers Watson as a firm.
- Comprehensive offering available via pre-negotiated minimum coverage requirements
- The ability to efficiently place coverages on either a standalone basis, or in an expanded package/suite of coverage
- Pre-approved carrier issued policy forms and endorsements
- Firm minimum service requirements

Coverage Enhancements

DBS consistently delivers standardized elevated coverage to our clients. Below are just some of the many enriched coverages DBS provides.



Extended Notice of Cancellation for all lines



Per location aggregates included



Unintentional Errors and Omissions and Broadened Notice and Knowledge of Occurrence included on all lines



Foreign, REO and Professional Liability included in Umbrella coverage if applicable on underlying



Increased Property sub-limits



Consideration given to provide a Bodily Injury and Property Damage Carve back on Professional Liability Exclusion



Creative Workers Compensation structures and solutions



ATM Coverage Included Where Required



Flexibility on per item Fine Arts limits and Business Interruption Waiting Periods



Enhanced coverage endorsements including:

- Blanket Additional Insured and Blanket Waiver on Casualty lines
- Minimum of \$250 per Disablement on Towing and Labor
- Employees as Insureds and Employees Hired Autos
- Incidental Med Mal included in General Liability coverage
- Primary Non-Contributory included in General Liability

Carriers

Chubb	Hartford	Travelers
C.N.A.	Sompo	Zurich

Contact



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.



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