

**Our people are as proud of the projects we work on as the people who are building them.**

Every day, our more than 600 construction industry specialists are helping Developers, Designers, Owners and Contractors translate knowledge into real solutions to minimize the total cost of risk and meet the volatile and varied needs of our clients. We work hard to deliver these solutions because as a fully integrated team our people are as proud of the projects we work on as the people who are building them.

## Our unparalleled approach to Construction Risk:

### Construction Claims

- Industry specialized technical competency in claims, coverage and contracts.
- Network of national, regional and local technical resources delivering multi-line/jurisdictional expertise including monitoring of emerging issues, trends and case law/legislative changes.
- Extensive experience in claim advocacy/dispute resolution involving high severity, complex or otherwise critical claims including coverage disputes.

### Construction Property & Casualty

- Builder's risk and construction block consulting, broking, risk and catastrophe (CAT) modeling, loss prevention and claim advocacy services.
- Offering Coverage Solutions ranging from master and project specific builder's risk programs to contractor's block programs; tailored to provide coverage for a variety of contractor's needs.
- Provide construction industry specific access to core and specialty casualty coverages; including Workers Compensation, General and Excess Liability, Auto Liability, Pollution and Professional Liability.

### Construction Risk Advisory - *A dedicated construction finance & risk consulting group providing WTW clients:*

- Advanced risk funding services: captive insurance, collateral trusts and alternative risk strategies.
- Risk, cash flow and financial pro forma analysis and modeling.
- Practical discussions concerning cost & financial accounting, tax and regulatory issues (SAP, FAR, CAS, etc.).

### Cyber

- Negotiation of construction specific coverages into cyber policies.
- Experienced construction and cyber industry brokers that give a unique advantage in anticipating clients needs and how current claims trends can affect the construction industry.

### Default Insurance & Surety

- Aid clients in devising strategy around the structuring, marketing and implementation of default insurance program.

- Determine economic feasibility, including the achievement of retention funding goals.
- Assessment of how default insurance would apply to the contractor's market segments, geographies, procurement methodologies and risk management goals.
- Local, national and international surety industry knowledge with a broad understanding of market trends and movements, providing clients with insight to make informed decisions regarding surety.

### Forensic Accounting

- Preparation, quantification and measurement of insurance and non-insurance economic damages for direct and indirect costs.
- Analysis and claim preparation services on Builder's Risk & Subcontractor Default claims.
- Forensic schedule analysis to calculate delay/time element impacts on construction losses.

### Professional Indemnity

- Provide broking and consultative services related to the broad range of products available in the marketplace for Contractors, Owners/Developers, Construction Managers, Design-Builders, Project Financiers, Design Firms and E&C Firms.
- Evaluate our client's specific role in a construction project to create tailored, cost-effective risk transfer solutions utilizing data and benchmarking analytics to support bespoke program design.

### Project Insurance & Project Administration

- Create tailored insurance solutions on behalf of our clients needs resulting in project-specific solutions fit for each construction project to protect an Owner, Developer or Contractor's balance sheet from inherent financial risks arising from a construction project or series of projects.

### Safety & Loss Control

- Assist in understanding unique insurable and non-insurable risks and provide risk control strategies to minimize the potential for loss.
- Facilitate conversations on Safety Excellence and Leadership providing clients with critical peer information and insight and help to continuously improve safety management systems.

Major capital improvement projects, facility expansion projects and new construction projects represent significant and unique risks to our client's operations.

Willis Towers Watson offers a specialist perspective on these day-to-day construction risks, as well as cutting-edge issues, such as emerging project delivery methods.

We understand all the key construction factors that can ultimately impact our client's bottom line:

- Program Design
- Insurance
- Self-Insurance
- Allocation & Recovery of Costs
- Safety & Claim Management
- Technology Applications

Most importantly, we know how to translate our solid grasp of these areas into the solutions our clients need to minimize their total cost of risk; to achieve the goals of their project – “staying on budget, ending on time” – so they can get back to their business!

Willis Towers Watson Construction understands the interplay of these construction risks and how they impact project costs. We view construction projects as a continuum of risks and we have built our team of product line experts to deliver superior risk review, consultative services and risk transfer solutions for our clients at every step of the process.

By looking at risk this way, whether on a single project basis or across a portfolio of projects, we build programs tailored to the specific needs of our clients and provide them with superior cost efficiency and breadth of coverage.



**J~\$3B**  
of Premium

**600**  
Construction Specialists Globally

**60%**  
of the ENR Top 50 global construction firms are our clients

A truly compelling combination of Human Capital and Broking solutions

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A truly compelling combination of Human Capital and Broking solutions

**\$1B**  
of Claims Recovered

**\$500M**  
of Surety Premium

Placed more project deals than any other broker

Largest Owned Broker Network in the World