

2024

WTW Spain Affinity Overview

WTW Affinity

At WTW Affinity, we design, deliver and optimize insurance solutions for the customers or members of client organizations whose core business is not insurance.



Affinity has dedicated teams in
30 countries



More than 200

Affinity programs in
relevant industries



We have 1,300

Affinity experts supported by
40,000 WTW colleagues globally



360° Programs

Customers, employees,
own risks (facilities)



We have developed
partnerships spanning

25+ years



We manage approximately

\$xxxxxx

In annual premiums

WTW offers a unique blend of services and benefits customized for our clients

GLOBAL TEAM – Global and regional delivery solutions

1

Global Capabilities and Delivery

- Focus on partnership to help clients maximize their platform
- Knowledge of industry trends, insights and challenges that drive insurance distribution
- Global reach with delivery as one team
- Hundreds of programs for major organizations and associations delivered by 1300+colleagues

2

With End-to-End Digital Delivery

- Multi-channel distribution via proprietary technology
- Simplified customer journeys
- Integration of multiple insurers and suppliers
- Highly configurable, modular solutions

3

Delivering Program Performance

- Real-time reporting
- Advanced analysis of program performance
- Price setting and monitoring
- Sales and marketing optimization
- Self-insurance and captive utilization

WTW Affinity as a long-term strategic partner

Consultancy

Advice on insurance distribution.

Broking

Providing insurance solutions with the optimal scheme to meet the needs of our client.

Technological Platform

Modular end-to-end solutions.

Program Management Service

Services that support the entire value chain.

WTW Affinity offers end-to-end solutions acting as an extension of your team

AFFINITY SOLUTIONS

Advisory



- Market insights
- Program design and pricing
- Distribution strategy
- Regulation and compliance

Data and Analytics



- Program performance reporting and analytics
- Data aggregation
- Price optimization and actuarial services – market leading capabilities
- Continuous program optimization

Program Administration



- Sales and policy administration services
- Delegation of underwriting and claims
- Digital customer journey, supported by contact centres where required
- End-to-end TPA services

Broking



- Product design and innovation
- (Re)insurance tenders and placements
- Self-insurance strategies

Technology



- Proprietary cloud-based platform
- End-to-end digital journey
- Multiple distribution channels
- API connectivity
- Highly configurable

Sales and Marketing



- Maximizing program performance
- Developing sales and marketing strategy
- Multichannel distribution capabilities
- Sales e-training capabilities

WTW Services

Third Party Administrator (TPA) of the WTW group, specialized in the management and administration of policies, claims and payments of multiple branches, with delegation of management of insurance companies or in self-insurance mode.



Automotive (Gestión de Flotas):

Full Management for Small, Medium and Large Fleets.



Cost Reduction

Cost reduction for our customers is achieved thanks to:

- Controlling the management of high-frequency and low-amount claims
- Negotiating better terms and conditions in the placement of risks thanks to the network of insurers and access to international markets by the organization

Tailored statistics and reports available to facilitate risk management and decision-making.



Civil Liability / Material Damage

Processing below the deductible of high-frequency claims.

Personal Lines Insurance
Comprehensive TPA from different insurance companies.



Policy Administration, Claims Management

Policy administration and claims management of multiple branches and technology at the service of our clients.



Quality Control

Quality control plans established to standardize processes and avoid uncontrolled exceptions.

WTW Services - Adding value to our customers



Our Expertise

We are specialists in:

- **Policy** administration, **high-frequency** claims including **payments**.
- **Civil Liability** and **Damage Claims**.



Our Mission

We provide a **quality service** by ensuring that we get the best service. Bringing **significant cost savings** to our customers through:

- A full-service claims and management service from start to finish.
- Reducing **payment costs**.



Our Enablers

- **Customer-centric** where we align our processes with the needs of the customers.
- **With a highly qualified team** achieving together, excellent customer service and the experience required to manage the suppliers.
- **Platform Proprietary** technology, which allows real-time communication between all participants in the process. Including our customers, policyholders, insurers and collaborating agents.
- **A network of technical and professional specialists** composed of Automotive, Construction and Transport Experts, Doctors, Lawyers, Inspectors and Auditors.
- Our **multi-channel capability** includes our own dedicated and specialized call center.

WTW Spanish Affinity Team



Inmaculada Hernández

Head of Affinity
Mediterranean
Region & Spain



Cristina Castillo

Sales Director
WTW Affinity



Rocío Izaguirre

Affinity Business
Development Manager



Ana Morán

Client Relationship
Management
Auto Industry Leader



Ana Carrasco

Associate Director,
Affinity Colectivos



Miguel Angel Pérez

WTW Services
Dirección Técnica



Rafael Gutierrez

WTW Services
Dirección Operaciones



Santiago De Pedro

Director
de Garantías



Rubén Gonzalves

Head WTW Services
Affinity PostSale

