

Why premium finance may be right for you

WTW premium finance

Expand your business

Use your insurance policy as a leveraged asset, freeing cash flow for investment and expansion opportunities

Accounting benefits

Premium financing is off-balance-sheet financing

Tax incentives

Interest charges are generally tax deductible

Flexibility

Match your payments to your revenue cycle with flexible payment terms

No large payment

Eliminates a large lump sum payment

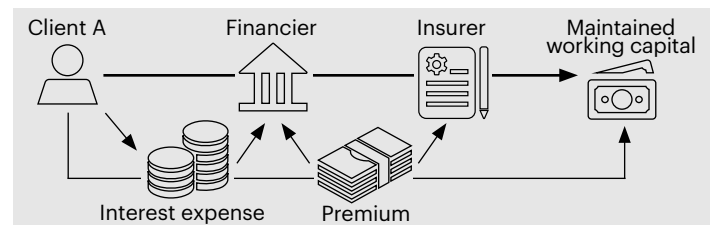
Expand risk management

Removes the up front cost barrier to purchasing new and expanded coverages to effectively manage more of the risks faced by your business

Simplicity

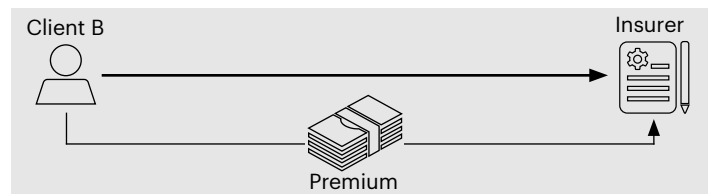
Single monthly payments can be made for the entire program — even when using multiple carriers — easing budgeting and forecasting expenses

Advantages of premium finance



Client A (prem. finance)

- Lower out of pocket costs
- Off-balance-sheet financing
- Increased financial flexibility
- Preserved working capital
- Easy single-payment program



Client B (No prem. finance)

- High up-front costs
- Loss of opportunities
- Missed tax advantages

WTW premium finance



The most competitive rates and terms available, guaranteed

If your bank comes in lower than our rates, we will match that lower rate.



No penalty for prepayment



Industry leading finance companies

Our premium finance company was selected after a rigorous process to identify the most motivated, secure and collaborative partner.



Contractual certainty

Our finance partner signs standardized contracts that guarantee a specific level of service including data privacy and non-disclosure.



Fast and streamlined process

The streamlined process involves only a few steps, averaging 24-hour quote times for most standard accounts with typical risk profiles.



Insight and flexibility

We understand your business and can advocate on your behalf due to our insight into your unique risk management needs and deep carrier connectivity.



Simple invoicing

We handle all invoicing to keep things simple for you. We also assist with making changes to existing finance agreements if there is an endorsement to one of your policies.



Wide risk capabilities

Our premium finance partner is better suited to troubleshoot your financing needs if the types of policies you wish to finance have little collateral, or you are financially distressed. Banks will typically shy away from these risks.

For more information on premium financing, please contact premium.finance@wtwco.com

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At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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