CLIENT TESTIMONIALS

“Nevada Public Agency Insurance Pool and Public Agency Compensation Trust have maintained a strong working relationship with Willis Pooling for 23 and 14 years respectively. They provide broker, loss control and risk modelling support to our programs. We enjoy an interactive, progressive relationship enhanced by a strategic viewpoint, not merely a transactional one. Willis knows our business and helps us evolve our programs to serve our members.”

Wayne Carlson, Executive Director
Nevada Public Agency Insurance Pool

“Willis Pooling provides services to the County Commissioners Association of Pennsylvania’s two pools (property/liability and work comp) and two Vermont based captives (nursing home liability and medical stop loss). Services include reinsurance placement, underwriting assistance, coverage analysis, specialized project work and advice. We have found their staff to be excellent, and admire their integrity and hard work. Best of all, they are fun to work with!”

John Sallade, Managing Director, Insurance Programs
County Commissioners Association of Pennsylvania

“The Georgia Interlocal Risk Management Agency (GIRMA) has been a client of Willis since 1997 in which Willis serves as GIRMA’s broker and third party administrator, GIRMA has been pleased with the services provided by Willis and without hesitation, we would highly recommend Willis as a broker or third party administrator.”

Cal Wray, Director of Risk Management and Employee Benefit Services
Georgia Municipal Association

POTENTIAL CHALLENGES AND SOLUTIONS

- Adverse Claim Development
- Environmental
- Reduced Budgets for Public Entities
- Investment Portfolio - Diminished Returns
- Catastrophic Losses
- Member Loyalty
- Network Privacy
WILLISWIRE – GLOBAL INSIGHT ON RISK

Our blog, WillisWire, is the home of Willis Group’s intellectual capital — the hub for the knowledge and expertise of more than 18,000 Willis Associates from 400 offices in nearly 120 countries.

With decades of sector-specific experience, our on-the-ground expert bloggers are wired into the risks affecting the full spectrum of industries from energy, marine, aviation and construction, to reinsurance and financial services.

http://blog.willis.com/

Changing World Requires Real-Time Intelligence

The world of commercial risk has changed. Globalization has fueled an explosion of new and emerging threats, from reputational and supply chain risks to cyber security, pandemics, terrorism and climate change. Internally, companies are grappling with the cost and availability of credit, regulation and compliance and market capitalization risk.

In order to survive in such a volatile world, companies need access to real-time information and insight into all the risks facing their business. WillisWire facilitates a global dialog between readers and some of the brightest minds in Willis, who will provide short, timely posts on the insurance implications of natural and man-made disasters and the latest issues, trends and news impacting business around the world.

Get the Information You Want, When You Want It

WillisWire rapidly delivers our global insights through:

Real Simple Syndication (RSS) feeds that let readers subscribe to receive updates on any industry as soon as they’re posted.

• Multimedia communications including video and audio clips.
• Full integration with social media, allowing easy knowledge sharing.
• Key word tagging that lets you quickly search for topics of interest.

Wired into Commercial Sustainability

A new world of risk requires a new approach to insurance which we at Willis call “Commercial Sustainability.” It’s based on two ideas:

1. Insurance sits at the center of a company’s security and survival. It’s not just about coverage and claims.

2. The only right way to look at a company is holistically – as something embedded in a community with stakeholders of every kind.

Sustainability is an envelope within which the safety of the company is secured. It’s achieved by anticipating and managing risks to which it’s exposed. WillisWire allows companies to tap into the latest expert insights on risk to help inform their risk management decisions.
Willis Pooling Practice is a specialized group within Willis. We are an integrated team, 100% dedicated to serving pools and public entities. The Willis service approach is unique in that we provide clients with excellent local service while enabling them to access our national resources.

- The first global broker with a business unit dedicated to pooled risk accounts, we help you retain and attract participants through a team of Public Entity experts.
- 50+ dedicated associates – many with over 25 years of experience.
- We have served many of our clients for more than 25 years with a proven track record of quality service.
- Operate with total transparency with respect to fee and commission compensation.
- National Team approach to bring all associate resources to each client.
- Dedicated team of Pooling Risk Control Associates serve as resources to our clients.
- Unique analytical tools designed exclusively for pools and public entities.
- Excellent relationships with underwriters who know and understand public entities and pools.
- The best presentation of our clients to the insurance marketplace via our Web-Based Submissions.

We are committed to serving our clients - not just because it’s good for business, but because we take pride in the jobs that we do. And we all work as a team. Should your organization at any time need the assistance of any of our personnel, whether or not officially assigned to your account, you will be able to count on his or her assistance.

- Increase client value by enhanced Willis associate visibility which brings the entire National team to clients.
- Nationally focused teams with specific areas of responsibility to give the best response to client topics and issues.
- Increase client and associate knowledge level and skill set via expanded national linkage.
THE POOLING MARKETPLACE

MARKET RELATIONSHIPS

We have strong relationships with the pooling marketplace because pooling is all we do. Our brokers maintain direct contact with local and home office underwriters of the major insurance carriers domiciled in the US, London, Bermuda and other world markets.

Carrier negotiations are always conducted in the best interests of our clients as we look to leverage our position with the market and existing relationships.

WEBSITE SUBMISSIONS

Today's underwriters require more data submitted in an easy-to-access format. To get the best response from underwriters, Willis has taken the lead in the development of web-based electronic submissions. This tool has been embraced by carriers allowing for better terms, conditions and pricing.

WILLIS QUALITY INDEX

The Willis Quality Index has been developed to capture, analyze and share vital carrier information. It is key to promoting superior relationships with our major trading partners globally, while enhancing our clients' ability to make better informed carrier choices. By sharing this information with carriers, we are committed to raising standards and service levels for our clients.

MARKET SECURITY

Willis recognizes the importance of utilizing insurers that are well managed and financially sound while taking all measures to ensure our clients are protected against risk. MOSAIC is a Willis tool that easily provides our local offices with security rating information on insurers globally.
**PROPRIETARY ANALYTICAL TOOLS**

**ALL–LINES EXCESS ANALYSIS (ALEA)**

- Examines the loss expectation and associated confidence levels for the loss fund layer at varying per occurrence retention and aggregate attachment points.
- Estimates the effect of (1) combining multiple coverages in a portfolio and (2) extending the policy term to multi-year.

**WILLIS ON LINE**

**Willis Online** is our secure web portal for clients, offering simple and convenient access to your risk and insurance information, including:

- Open items list
- Shared library for important documents
- Shared calendar
- International policy summaries
- Country insurance information
- Industry and product newsletters and alerts
- Comprehensive Market Security data
- Electronic marketing submissions
- Contact list and links

**FINANCIAL AND CATASTROPHE MODELING**
**Integrity**  
We step up, do what’s right and tell the truth  
We are accountable to our clients, shareholders, regulators, and to each other, for our actions and our results. Our reputation, our most valuable asset, is strengthened by our culture of responsibility, openness, and honesty.

**Advocacy**  
We act in our clients’ best interests  
We understand the needs and perspectives of our clients and challenge ourselves constantly to achieve better results by actively supporting their interests.

**Teamwork**  
When you get one of us, you get all of us  
We find innovative solutions for our clients by working across boundaries of business, geography, and function. We help our colleagues succeed and create more value through combination.

**Respect**  
Dignity underpins all of our relationships  
We manage our relationships, inside the company and out, on the basis of fairness, decency and good citizenship, toward our colleagues, our stakeholders, and the world in which we operate.

**Development**  
Professional growth for all grows our business  
We expect every Associate to assume responsibility to continually grow their expertise, competencies and professional stature. As a company, we provide tools and resources to create an environment where that continual development and success can flourish.
**FOR FURTHER INFORMATION, CONTACT:**

<table>
<thead>
<tr>
<th>Contact Name</th>
<th>Mary Wray</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title</td>
<td>Senior Vice President, Willis Pooling Practice</td>
</tr>
<tr>
<td>Telephone</td>
<td>312.288.7081</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>630.397.9900</td>
</tr>
<tr>
<td>E-mail</td>
<td><a href="mailto:mary.wray@willis.com">mary.wray@willis.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Name</th>
<th>Dave Ritch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title</td>
<td>EVP, Willis Pooling Practice</td>
</tr>
<tr>
<td>Telephone</td>
<td>412-645-6965</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>615-429-2247</td>
</tr>
<tr>
<td>E-mail</td>
<td><a href="mailto:dave.ritch@willis.com">dave.ritch@willis.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Name</th>
<th>Bob Lombard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title</td>
<td>Senior Vice President, Willis Pooling Practice</td>
</tr>
<tr>
<td>Telephone</td>
<td>775.323.1656, Ext. 19</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>775.848.6335</td>
</tr>
<tr>
<td>E-mail</td>
<td><a href="mailto:lombard_bj@willis.com">lombard_bj@willis.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Name</th>
<th>Phil Williams</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title</td>
<td>Senior Vice President, Willis Pooling Practice</td>
</tr>
<tr>
<td>Telephone</td>
<td>404-302-3808</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>770-891-0159</td>
</tr>
<tr>
<td>E-mail</td>
<td><a href="mailto:phil.williams@willis.com">phil.williams@willis.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Name</th>
<th>Kaci Snyder</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title</td>
<td>Senior Vice President, Willis Pooling Practice</td>
</tr>
<tr>
<td>Telephone</td>
<td>615-872-3506</td>
</tr>
<tr>
<td>E-mail</td>
<td><a href="mailto:kaci.snyder@willis.com">kaci.snyder@willis.com</a></td>
</tr>
</tbody>
</table>

Willis Group Holdings Limited is a leading global insurance broker, developing and delivering professional insurance, reinsurance, risk management, financial and human resource consulting and actuarial services to corporations, public entities and institutions around the world. Willis has more than 400 offices in nearly 120 countries, with a global team of approximately 20,000 Associates serving clients in some 190 countries. Additional information on Willis may be found at [www.willis.com](http://www.willis.com).