Medical Professional Liability is historically the most volatile type of insurance, cyclically becoming unavailable or unaffordable for many organizations. Due to the current financial crisis, many health care organizations have decided to look more closely than ever at broadening their market placements. This helps them:

- Efficiently spread their risk among several insurers, rather than keep all their eggs in one insurer’s basket. This allows them to cultivate multiple relationships with insurers, creating new potential friends in the event that the markets or their risk changes. Spreading risk allows buyers to take advantage of the portfolio effect – hedging the chance that any one insurer could exit the market, become insolvent or become unwilling to negotiate.
- Accept less than an insurer’s offered capacity (limit of coverage), protecting against a potential loss of capital and surplus at that carrier.
- Mitigate the risk that the insurance environment may change in a given locale or jurisdiction. Consider, for example, the impact of a change in tax treatment of companies in Bermuda, or the fluctuating exchange rate of dollars to Euros.
- Stay on the lookout for new, emerging liabilities arising from their operations and seek out new coverages and products to protect themselves.

The global scope of the Willis Health Care Practice provides a unified approach to accomplishing these goals and more by exploring the entire global marketplace. We allow you to fully evaluate and balance competitive terms and conditions, long-term relationships, pricing and program structure as well as enjoying the coverage and cost benefits of truly global competition for your program. The global market can provide valuable benchmarks and ideas – and be an important differentiator for your organization.

Willis’ Health Care Practice is distinguished not only by the quality of our service but by the global reach of our placement resources. Our integrated global market access is an important differentiator for Willis clients. The Willis Health Care Team stands out from our competitors in the following ways:

- Placement specialists in London and Bermuda focus exclusively on U.S.-based health care providers. With extensive hands-on experience in the U.S., they work
collaboratively with the U.S. team. They are in the insurance markets everyday, giving you real time access to market intelligence and new products. They are true specialists.

- A single profit center for all of Willis global placements ensures that access points are selected based on your strategic goals. Our London and Bermuda operations share a balance sheet with our U.S. operations, so there is no conflict of interests among broking centers. We keep the competition where it belongs – among insurers.
- Flexible compensation arrangements are negotiated for all services, including those out of London and Bermuda.
- Access to separate, dedicated international risk resources is available, if needed. Our London and Bermuda teams are supported by policy analysts, claim advocates and administrative personnel to ensure you will receive top service in all facets of the placement, from cradle to grave.
- We conduct formal renewal strategy sessions to set goals and figure out how to achieve those goals.

By partnering with the Willis Health Care Practice, your organization receives the attention of specialized marketers in structuring an integrated, collaborative approach to the worldwide insurance market that will optimize access points and seamlessly coordinate options, alternatives and structures.

At Willis’ Health Care Practice, *Glocal service – global resources, delivered locally* – is embedded into our service culture.

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