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News Release

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Willis Announces Integrated Technology Solution for Voluntary Benefits Enrollment

Benefits X-ChangeApp Helps Firms Streamline Enrollment

NEW YORK, September 13, 2012 – Willis North America's Human Capital Practice, a unit of Willis Group Holdings (NYSE: WSH), the global insurance broker, today announced the release of Benefits X-ChangeApp, an integrated solution for voluntary benefits enrollment. The application was developed by, and is available through, **Innotech Benefit Solutions**, an employee benefit enrollment and communication firm, and wholly-owned subsidiary of Willis North America. Tim Stofka, Managing Director, Innotech, designed and developed Benefits X-ChangeApp with support from Innotech's carrier partners. The application delivers a solution that easily incorporates voluntary benefits enrollment into an Enterprise Resource Planning (ERP) Human Capital Management system.

Historically, in Willis' view, incorporating Voluntary Benefits onto an ERP system was complicated and required either a significant internal investment of IT time to build out, or a link to a third-party enrollment platform. In addition, all data – file feeds, dependent eligibility files, deduction files, etc. – had to be transferred outside the ERP, which can expose the process to error and security liability. Many employers simply could not get past these challenges.

Benefits X-ChangeApp is the first application to incorporate all aspects of benefits enrollment into a concurrent, automatic process. The application can be deployed during open enrollment, qualified life events, or standalone enrollments. It leverages the strength and communication capabilities of an organization's ERP as the system of record to provide employees with secure, real-time access to voluntary benefits. The ERP controls the eligibility and events, while the application establishes a real-time connection with carriers' online underwriting and policy management databases allowing the carrier to maintain rates, rules, and compliance. Employee data never leaves the security of the ERP system. Benefit elections and modifications are processed in seconds rather than days, and back-end administration is simplified. Benefits X-ChangeApp is currently available for employers using PeopleSoft for their Human Capital Management system. In late 2012 and 2013, Willis plans to expand to include additional Human Capital Management ERP systems.

"This is an exciting development. Willis is the first to provide employers with a unique solution that eliminates the historical challenges associated with offering Voluntary Benefits programs. The reality is - our clients live in a world where they are required to do more with less, but they also recognize the importance of providing their employees coverage options. Voluntary benefits are an important component of a well-designed employee benefits package. We are seeing a steady increase in the number of employers focused on providing coverage options to their employees and we expect this trend to continue," said Jim Blaney, CEO, Willis Human Capital Practice. "Benefits X-ChangeApp allows us to integrate the strengths of both the ERP and the carrier into one seamless efficient process. Employers will now have more control over their benefit programs with the ability to offer individual or group voluntary benefit programs without having to manage complicated technology or in-person enrollment processes."

Benefits X-ChangeApp also enhances the enrollment process for employees, providing a single source for enrollment of all health and financial benefits within the ERP. Each employee is provided with customized voluntary benefit choices based on demographic and compensation data. In addition, the application can integrate decision support, communication, and education materials to assist employees in making more informed choices. The application can provide employee claim modeling, and customizable videos to provide brief, easy to understand product overviews.

Jim Blaney added, "Benefits X-ChangeApp represents Willis' continued commitment to delivering the Willis Cause, in this case, through technology innovation. Willis remains focused on solving employer problems of today and tomorrow."

About Willis

Willis Group Holdings plc is a leading global insurance broker. Through its subsidiaries, Willis develops and delivers 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 17,000 employees serving clients in virtually every part of the world. Additional information on Willis may be found at www.willis.com.

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