

MOODY'S

MAXSIGHT™ CASE STUDY

WTW transforms KYC and sanctions with Moody's Maxsight™



WTW is a leading global advisory, broking, and solutions company with a presence in virtually every country around the world. Operating since 1828, WTW offers a wide range of insurance, wealth and benefit, and risk services across sectors such as marine, aviation, natural resources, and specialist cover for unique assets.

The company is committed to delivering the highest standards in client onboarding and third-party risk management, aiming to be recognized for operational excellence and robust compliance.



THE BACKGROUND

WTW sought to overhaul its Know Your Client (KYC) and sanctions processes to reduce manual effort and adapt to its changing business requirements as well as geopolitics. By implementing Moody's Maxsight™, WTW has introduced greater automation and adopted a risk-based approach, resulting in more efficiency, streamlined global compliance activity, and a sustainable approach to onboarding and sanctions screening.

THE CHALLENGE

WTW faced challenges in onboarding corporate clients, particularly around data quality, manual processing, and the efficiency of controls. The company wanted to rebalance its approach, improve data quality—especially around name matching and ultimate beneficial ownership (UBO) identification—and reduce manual workload.

WTW had historically more manual investigation and data entry in its processes and wanted digital due diligence with integrated data checks to respond to a rapidly changing risk and sanctions landscape.



COMPANY SIZE:

Global, 48,000 employees



INDUSTRY:

Insurance broking, wealth & benefits, and risk management



LOCATION(S):

316 offices across global operations with a significant presence in the US and Europe



“We knew we wanted to transform our KYC and sanctions processes. By implementing Maxsight™, we moved from manual, one-size-fits-all checks to a risk-based approach—automating, where possible, to focus resources on high-risk customers. So far, this has made our processes more efficient and reduced unnecessary alerts. Choosing Moody’s Maxsight™ has also meant we can continue to refine how we manage KYC across the business.”

Alastair Lauder
KYC and Sanctions Programme Lead
WTW

THE SOLUTION

WTW’s strategy for KYC and sanctions screening is to focus on automation, efficiency, and a risk-based approach. After a thorough assessment, the company selected Moody’s Maxsight™ for its flexibility, user-friendly interface, and data integrations.

The platform automates KYC activities using WTW’s unique smart policies, triggering requests based on client data, and leveraging integrated data checks with Moody’s Orbis database.

While some manual investigation remains necessary—particularly for UBO identification—Maxsight™ has supported WTW in implementing its risk-based approach, categorizing clients as low, medium, or high risk so subsequent due diligence activities can be tailored accordingly. Some clients are onboarded using straight-through-processing (STP), and resources can now be prioritized around additional screening and enhanced due diligence related to higher risk clients.

“The platform’s smart policies and audit reporting have improved process transparency and been particularly beneficial.” Adds Lauder. “Feedback from users has been positive, especially regarding the clarity of information and audit trail.”

THE OUTCOME

WTW has seen improvements in process automation, name-matching, and execution of digital compliance tasks. The introduction of risk scoring has begun to reduce unnecessary workload for lower risk customers.

WTW continues to refine its instance of Maxsight™, aiming for further integration and efficiency gains to come, while Maxsight™’s staging environment has helped with safe trial and testing of process changes before they go into production.

The clarity and presentation of information in Maxsight™ are seen as superior to previous tools, and ongoing refinements are expected to deliver further benefits. WTW is also exploring the use of Agentic AI and additional integrations to continue streamlining its KYC and sanctions processes with Moody’s.

GET IN TOUCH

Moody’s Maxsight™ platform for digital onboarding and sanctions screening is designed to help organizations automate compliance processes—driving efficiency and better KYC experiences.

To find out how Moody’s can support your business in transforming third-party risk management and compliance, please visit our website or contact one of our regional teams to start your tailored consultation.

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