



FORTH®

CASE STUDY

Company name: FORTH® | **Company size:** 70 - 100 employees

Industry: Construction | **Location(s):** UK-wide

About:

FORTH® is a specialist building services contractor operating across a wide range of sectors, including residential, commercial, and healthcare. With a focus on fire safety and HVAC design, FORTH®'s expert teams deliver end-to-end solutions from design through to installation.

The challenge:

As the company was scaling, their leadership team recognised the need to modernise their employee benefits and risk management strategy – both to better support their people and reduce unnecessary overheads.

Their group pension, health insurance, and death-in-service arrangements hadn't been reviewed in some time, and their commercial insurance programme was complicated by their work in high-risk environments. They needed a partner who could take a joined-up approach across benefits and protection while helping their team engage with what was on offer.

Our solution:

We carried out a full review of FORTH®'s financial wellbeing offering, insurance, and benefits strategy, delivering better value, enhanced protection, and improved employee engagement through a more integrated approach.



willugroup.com



WillU



[willu_fg](https://www.instagram.com/willu_fg)

Willu

HOW WE HELPED



Pension

We assumed management of FORTH®'s workplace pension scheme with Smart Pension. We used our partner terms with Smart to reduce their administration fees. As part of the management change, we also emphasised their employees' access to educational and retirement planning tools.



Health insurance & business protection

We took over their private medical insurance (PMI), sourcing a more cost-effective plan with wider coverage. At the same time, we integrated their death-in-service (DIS) policy into YuLife – a digital wellbeing platform that uses gamification and incentives to boost engagement in healthy habits and build awareness of the benefits available to staff. By integrating DIS into YuLife and rolling it out through WillU Wallet, we made it easier for employees to understand and value their protection, while helping the leadership team align it with their wellbeing and retention strategies.



Commercial insurance

FORTH®'s operations presented a complex risk profile, including:

- Fire safety system design (a high-risk category with a small underwriter market)
- HVAC design and installation
- Main contractor liabilities, contract works and a robust professional indemnity policy
- We carried out a comprehensive market review and restructured their insurance programme, achieving ~20% savings across their core policies. We also advised the company with recommendations to improve their business interruption and Directors & Officers cover to improve their overall programme.

Later in the year, we were asked to review cover for Modus – a subsidiary requiring specialist insurance for its hospital-based work. We secured highly tailored protection policy and achieved ~50% savings in their premiums compared to their previous arrangement.



**WillU
Wallet**

To unify their benefits and make them easily accessible, we rolled out WillU Wallet to all employees. The app gave staff immediate visibility of their pension, health insurance, group life cover, and all key documents related to these policies – empowering them to take ownership of their financial wellbeing and engage with their benefits on the go.

“As our business grew, so did the complexity of managing our insurance and employee benefits. WillU helped us bring it all together – cutting costs, improving cover, and making things simpler for our team. The app has been a real boost for us in terms of visibility and engagement.”

Director
FORTH®

“FORTH® operates in some of the most specialist and regulated areas of construction, so getting their risk and benefits strategy right was key. We helped them streamline costs, modernise their employee benefits, and introduce tools like WillU Wallet and YuLife to bring it all together. It’s been a great partnership built on trust and tailored advice.”

Craig Copeland
Group CEO, WillU

