



AGED CARE SOLUTIONS

SPECIALISTS AND GLOBAL
LEADERS IN RISK, STRATEGY
AND PEOPLE

INTRODUCING MERCER AND MARSH

OPERATING AT THE INTERSECTION OF RISK, STRATEGY AND PEOPLE, MERCER AND MARSH FORM A CLOSE PARTNERSHIP WITH HEALTH AND AGED CARE CLIENTS TO ADDRESS THEIR COMPLEX CHALLENGES IN THESE AREAS.

Our approach is significantly different to other risk, financial services and consulting firms. With over 60 years' experience in Australia, we have established long-term relationships with leading local and international health and aged care operators. As such, we have the understanding, knowledge and expertise to deliver specialist services unique to the sector.

ABOUT US

Mercer and Marsh are wholly owned subsidiaries of Marsh & McLennan Companies – a global professional services firm with a network of 60,000 experts in risk, strategy, and people, united by a collaborative culture that transcends business units and borders. We bring the best people together to develop coordinated approaches that help our clients to pursue new opportunities with success.

MERCER

Mercer is a global consulting leader in talent, health, retirement, and investments. We work with clients around the world to advance the health, wealth, and performance of their most vital asset – their people. Mercer integrates consulting, market intelligence and rigorous analytics to drive workforce decisions that deliver a lasting impact on performance.

MARSH

Marsh is a global leader in insurance broking and risk management. Marsh helps clients succeed by defining, designing, and delivering innovative industry-specific solutions that help them effectively manage risk.

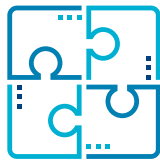


THE MERCER AND MARSH DIFFERENCE

Drawing upon the wealth and resources of the network's global expertise, coupled with our distinctly local knowledge, Mercer and Marsh can help clients large or small transform uncertainty into opportunity.

Our health and aged care specialist teams can help you manage tomorrow's trends, today. Contact us to find out how we can make a difference to your organisation.

RISK



MANAGING RISK

Helping you identify the risks of tomorrow, today.

With an in-depth understanding of today's aged care challenges, our team of health care insurance specialists work with you to identify, assess and prioritise the critical risks that may affect your business. Through our dedicated teams, we can offer a comprehensive range of commercial insurance solutions, alternative risk programs and risk consulting approaches. Our solutions aim to improve operational resilience against risk, minimise the total cost of risk and maximise the value of the total spend. At the same time, it is important to ensure that you remain compliant and your reputation is protected.

Based on our experience, we have developed tailored aged care products to suit industry specific needs, including Aged Care Living – Industrial Special Risks (ISR) and Combined General Liability & Medical Malpractice Liability wordings.

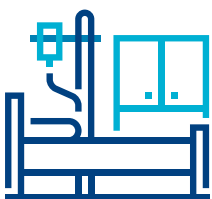
We also have a number of other relevant insurance and risk management products such as:

- Workers' compensation
- Directors and officers (including employment practices) liability
- Statutory liability and supplementary legal expenses

- Employee fidelity/crime
- Cyber/privacy liability
- Employee benefits – group personal accident – voluntary workers
- Corporate travel
- Motor vehicles
- Machinery and equipment breakdown
- Contract works
- Warranty and indemnity insurance for mergers and acquisitions

You can be assured that we have a strong background in crisis management, business continuity planning and claims management. We bring together a team of experienced claims professionals, including chartered loss adjusters and insurance consultants. Our advisers have guided our clients through some of the largest and most complex aged care industry losses, allowing them to swiftly resume their business operations.

Let us help you to identify your risk exposures, manage your total cost of risk and reduce financial volatility, so you can focus on your business.



As the health and aged care industry undergoes constant change, providers must keep up with the demands of both clients and their families. In this dynamic environment, businesses need to comply with government regulations, maintain quality services and control costs.

STRATEGY



STRATEGY, INVESTMENT AND FINANCIAL SERVICES

Helping you with strategic, financial and asset management required tomorrow, today.

STRATEGY

When it comes to strategy, the scale, specialisations, solutions and support that we can bring to our clients is our point of difference. Our consultants and researchers have the capacity to develop thought leadership papers and analyse global trends well in advance of our competitors.

In the health and aged care sector, increasing competition and demand for quality facilities and services are key drivers towards industry consolidation and merger and acquisition activity. We have teams of specialists who can provide corporations, private equity firms and investors the due diligence required to manage their mergers and acquisition risks.

Let us work with you to identify, assess and prioritise the strategic decisions that may affect your business and help you to create significant, lasting organisational change.

INVESTMENT

With unprecedented volatility, competitiveness and regulation in the investment market, health and aged care clients can benefit from advice based on a global perspective and regional market knowledge.

We recognise that the investment needs of the health and aged care sector differ from other institutional investors. This is partly due to regulatory requirements, availability of tax exemptions for not-for-profit operators and investment time-frames. Our specialist teams can provide advice and research to mitigate risk and construct portfolios that target long-term returns and sustainable growth. In addition, we can help investors who seek greater alignment between their organisation's values, policies, and investment allocations.

Providers can be confident that their investment portfolios are developed specifically for their unique circumstances. Our fund managers implement your tailored strategy with the support of more than 100 "hands on" research staff located in financial hubs across the globe. Our teams have a high degree of integrity and the ability to source competitive terms for our clients. Let us help you to target long-term returns and sustainable growth.

FINANCIAL ADVICE

When it comes to understanding the complex financial arrangements required for individuals accessing aged care, it is vital to seek the advice of an objective, qualified and accredited financial adviser.

Let us help you support your clients make the right financial decisions to enable a smooth transition to aged care.



In addition, it is important to keep an acute eye on new and agile competitors, continual changes to funding arrangements and rapid technological advances.

PEOPLE



PEOPLE SOLUTIONS

Helping you identify the workforce required tomorrow, today.

WORKFORCE AND CAREERS

In the competitive health and aged care sectors, providers must increasingly rethink the way they attract, retain and manage their workforce. With wage growth pressures and changes to consumer directed and home based care, future needs are more likely to be focused on price, service delivery and flexibility.

Our specialist teams can take a strategic partnership approach to review your organisational design, health and safety risks and workforce composition by tailoring solutions to meet the changing needs of your business – now and in the future.

We can also provide support to improve employee engagement, develop talent strategies and enhance your remuneration and rewards programs. Our access to global resources allows us to benchmark your organisation against your peers, assisting you to become an employer of choice.

Through our research and data driven workforce insights, we can help you to create organisational and leadership alignment and accountability.

We can also support you to translate workforce strategy into practical action, where objectives can be achieved and success can be measured.

Let us help you to tailor your workforce and organisational design to suit the needs of your business.

WORKERS' COMPENSATION AND WORKPLACE HEALTH AND SAFETY

Workers' compensation premiums are a significant burden on an organisation's bottom line. As such, to save employers time and money, it is important to ensure that an effective workplace health and safety program is in place that complies with legislative requirements and helps to prevent injuries and claims.

Let us help you implement programs to ensure the safety of your employees, that may assist you to reduce your workers' compensation claims and premiums.



Amidst these many and varied challenges, operators are required to attract and retain high-quality talent, whilst delivering considerate and compliant care.



ONGOING COMMITMENT

Providing you with access to information and events to keep you updated on tomorrow's trends, today.

We are committed to communicating industry trends, emerging issues and insights to our clients, through regular email updates, white papers and thought leadership articles.

In addition, we provide networking and educational opportunities through client events, such as the Marsh Academy of Risk and Mercer Education and Global Investment Forums.

GENERAL ENQUIRIES

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