



MANAGING RISK IN AGED CARE



AS AN AGED CARE PROVIDER,

ARE YOU SEEKING AN EXPERIENCED
RISK AND INSURANCE ADVISER WHO HAS
AN IN-DEPTH UNDERSTANDING OF YOUR
INDUSTRY?

We recognise that maintaining quality services, complying with regulatory changes and controlling your costs are some of the key issues affecting your industry. When we work with clients like you, we strive to help you to reduce costs and manage risk, so you can focus on your business.

REDUCING YOUR RISK

Marsh understands that the aged care industry plays a vital role supporting the senior citizens within our community. As the sector is dynamic and rapidly expanding, it is important to work with a trusted adviser who can help you to cover your assets, your liabilities, and your people.

You know that your risk exposure covers many elements. As a global firm, Marsh has insurance, financial and health care professionals with the strength and experience to work with you to identify, assess and prioritise the critical risks that may affect your business. Through our research, we have found that some of the key industry trends with the capacity to threaten your organisational success include:

- Financial security, cost containment and access to capital and funding
- Increased demand for quality facilities and innovative services
- Impact of government legislation, regulation and compliance
- Crisis management and business continuity planning
- Industry consolidation, competition and M&A activity
- Skills shortage and staff retention
- Technology, privacy and cyber risk exposures
- Claims advocacy

RISK AND INSURANCE SOLUTIONS FOR YOUR BUSINESS

Marsh's Aged Care Practice provides risk management services and cutting-edge risk solutions. With placement specialists in local and overseas markets, we offer unmatched transactional capability. Coupling this experience with our extensive client base and strong market relationships, we have the ability to accurately benchmark your insurance program against others in the industry.

Based on our experience, we have developed tailored aged care products to suit your industry's specific needs, including:

- Aged Care Living - Industrial Special Risks (ISR) Wording
- Aged Care Living - Combined General Liability Wording

Through our dedicated service teams, Marsh offers its aged care clients a comprehensive range of commercial insurance solutions, alternative risk programs and risk consulting approaches.

Marsh also regularly communicates industry trends, emerging issues and insights into risk management solutions through client seminars, white papers and other media.

In addition to our bespoke aged care wordings, we have a number of other insurance and risk management products available to our clients including, but not limited to:

- Workers' Compensation
- Directors' & Officers' (including Employment Practices) Liability
- Statutory Liability & 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 & Indemnity Insurance for Mergers & Acquisitions

MANAGING YOUR CLAIMS

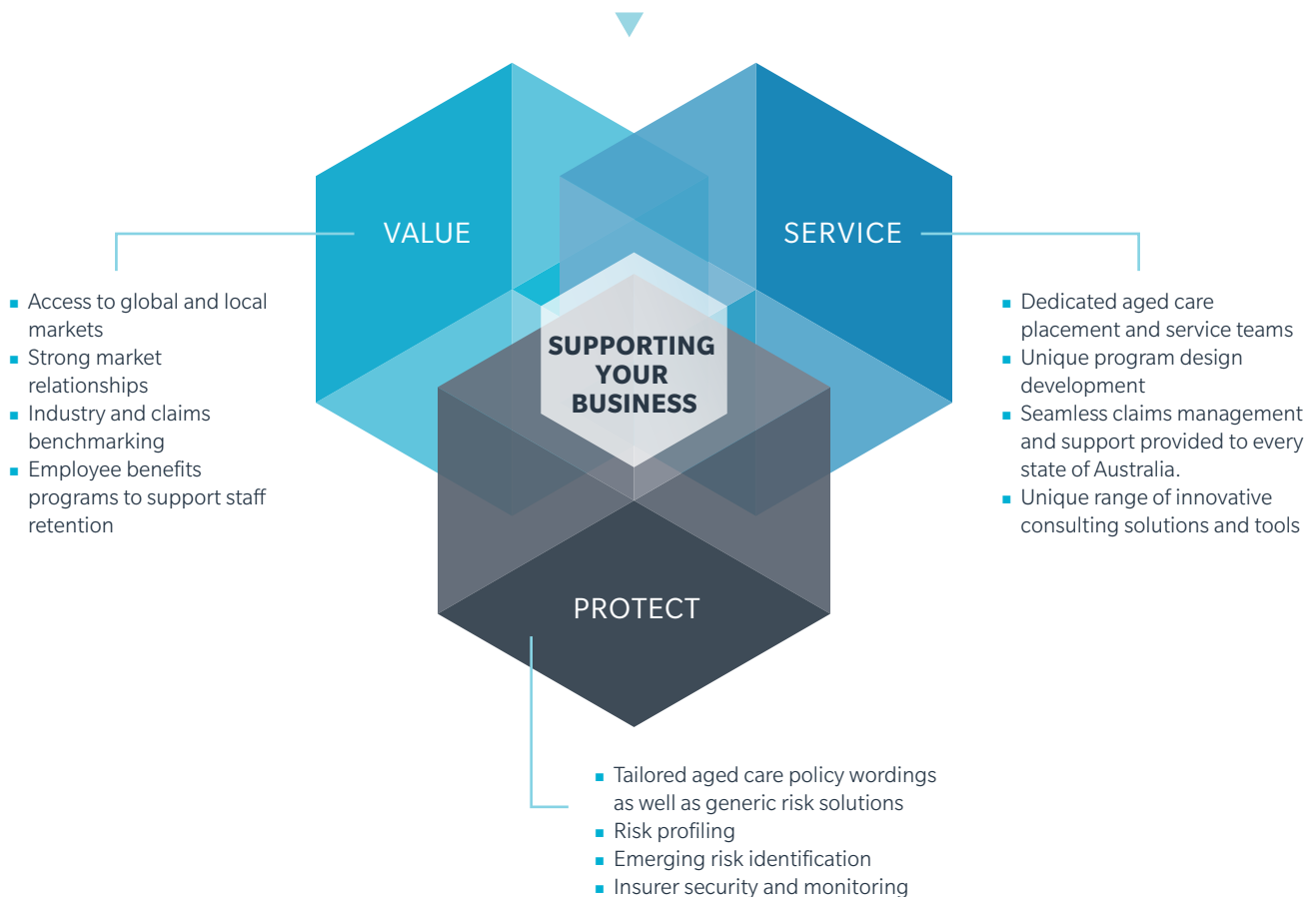
You can be assured that the Aged Care Practice at Marsh has a strong background in crisis management and business continuity planning.

Marsh brings together a team of experienced claims professionals, including chartered loss adjusters and experienced insurance trained 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.

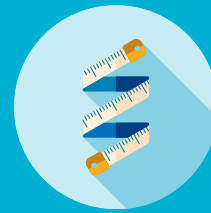
Our claims handling strategy includes early intervention, prompt assignment of resources and regular communication with our clients. The Marsh claims management model is frequently reviewed to ensure that it adapts to changes in market conditions and client demands.

Marsh can bring you the value and service needed to support aged care businesses.

WHILST YOU TAKE CARE OF YOUR RESIDENTS, WE **TAKE CARE OF YOU**



YOUR AGED CARE SPECIALISTS



Working with experienced professionals who have an understanding of your industry can be important to your business success. You can be sure that our team leaders will take care of your best interests and help you to develop tailored and workable solutions involving risk identification, risk minimisation, insurance and risk management.

ANGELA SAN DIEGO **Principal, Aged Care Practice**

Angela has over 18 years experience providing insurance broking and risk advice services to clients in the health industry. Angela joined Marsh in 2001 and is our national aged care knowledge manager in our corporate practice. Angela has extensive experience in servicing a diverse portfolio of clients, including some of Marsh's prestigious residential aged care, health care, community care, not for profit, and multi-residential organisations. Angela applies this knowledge by developing bespoke wordings to better respond to her clients' risk exposures. In addition, she has successfully been involved in the negotiation and settlement of some of the aged care industry's largest insurance losses.



PAUL MCCARRISON **Senior Account Executive, FINPRO**

Paul is a Senior Account Executive in Marsh's FINPRO practice and specialises in professional risks insurance. He has had 11 years of client servicing experience and has worked for both local and international insurance broking companies. Paul has been heavily involved in the development of professional risks and medical malpractice, product development and establishing relationships with key trading partners. Paul has worked on clients ranging from medium sized to publically listed companies, across a range of sectors including health care, aged care, IVF, clinical trials, not for profit, medical technology companies and allied health organisations.



NEXT STEP

For more information about how you can benefit from our services, please contact your Marsh Adviser or call:

1800 194 888

and ask for the Aged Care specialist in your state.

About 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. Marsh's approximately 27,000 colleagues work together to serve clients in more than 130 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global professional services firm offering clients advice and solutions in the areas of risk, strategy, and people. With 57,000 colleagues worldwide and annual revenue exceeding US\$13 billion, Marsh & McLennan Companies is also the parent company of Guy Carpenter, a leader in providing risk and reinsurance intermediary services; Mercer, a leader in talent, health, retirement, and investment consulting; and Oliver Wyman, a leader in management consulting. Follow Marsh on Twitter @MarshGlobal, or on LinkedIn, Facebook, and YouTube.

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