

Possibility is building a cuture of belonging



Insurance Broking Services

Marsh has been a leader and helped define the Australian risk management, advisory and insurance broking field since 1965. Our extensive global network brings together exceptional insights, expertise and services to help suit your business needs. Marsh in collaboration with Jobs Australia, provides smart solutions to empower your business.

When you become a **Jobs Australia Member**, you can gain direct access to the Marsh team, their global specialists and local expertise, to help manage your business risk and insurance.

Marsh has customised a range of services for Jobs Australia Members and have a dedicated support team available to support and address any of your questions.

Insurance

Marsh is the insurance broker behind Jobs Australia's uniquely designed Blanket Cover Insurance Program, available to all our Members and covers:

- Industrial special risks (contents)
- Public liability
- Management liability
- Professional indemnity
- Personal accident (employees)
- Personal accident (volunteers)
- Motor contingency
- Corporate travel
- Marine transit

The dedicated Marsh team assist Jobs Australia Members to understand their whole business risk environment, help ensure the business is adequately covered, assist with claim management and claim adjustments and advocate for Members with insurers. In addition to the Blanket Cover Insurance Program, the team is also available to assist Jobs Australia Members with bespoke services that include:

- Bespoke business insurance
- Building insurance
- Motor vehicle insurance
- Cyber insurance
- Much more!

Marsh's expert team understands your unique risks and needs and can leverage their buying power to help deliver the right solution and value for your business at the right price.

Marsh Insurance Team

Ashwin Udayasri is your main point of contact and is supported by a team of servicing, placement, claims and specialist resources to help deliver quality day-to-day service, advice and execution of your Blanket Cover Insurance Program and any bespoke services and products.



Ashwin Udayasri Senior Account Executive – Affinity

Ashwin coordinates the service requirements for your business and the delivery of Marsh's wider offering with a strong focus on driving strategy, cost control and coverage expansion.

Ashwin is new to the Jobs Australia Blanket Cover Insurance Program however he has been working alongside the team for the last 6 years. In addition to this, Ashwin has previously worked on accounts including accountants, motor trades, motor dealers, and food and beverage industry clientele amongst others. Prior to joining Marsh in 2018, and after completing his Bachelor's Degree in Accounting and Finance at the University of Melbourne, Ashwin worked at Mercer in the superannuation operation team.





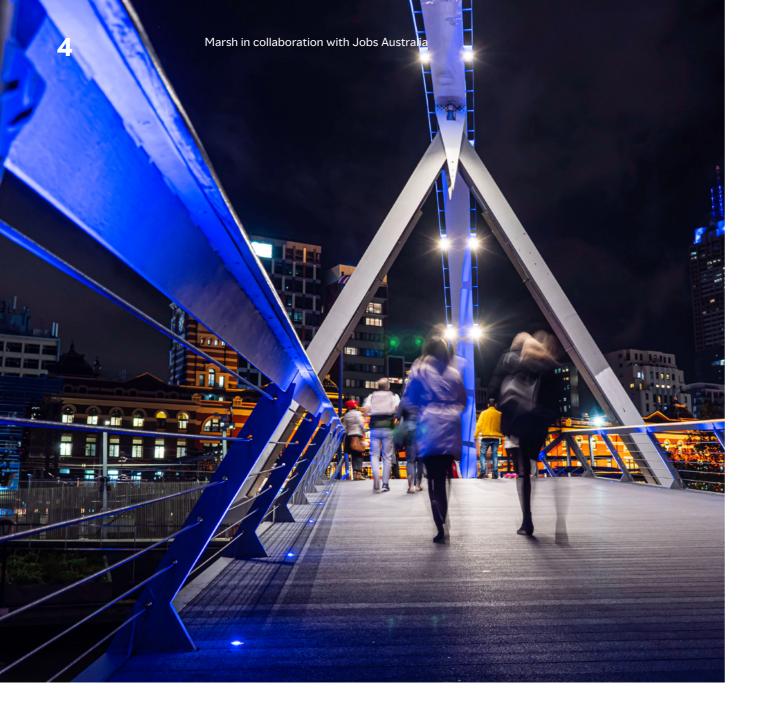
Sumaiya Nehrin Nur Senior Account Executive – Affinity

Sumaiya will be another point of contact for Jobs Australia Members. She delivers a high level of customer service and has a wealth of knowledge in the SME & mid-market space. Sumaiya's role will be to coordinate and oversee the day to day servicing of members with a concentration in developing and implementing tailored insurance solutions for Members.

Sumaiya has recently joined the Jobs Australia Blanket Cover Insurance Program. She has 5 years' experience in the insurance industry and has previously worked on a wide range of accounts across industries such as consulting, logistics and retail amongst others. Sumaiya has a Bachelor's and Master's Degree in Economics and comes to Marsh with a background in managing and servicing an extensive portfolio of more than 400 commercial clients.

> +61 458 954 324 sumaiya-nehrin.nur@marsh.com

8



Risk Management

Managing risk in today's environment is complex, harder to identify, understand, quantify, and manage.

Marsh Advisory's Consulting Solutions in collaboration with Jobs Australia have developed a range of risk management services and products at discounted prices to help support Jobs Australia Members.

With more than 800 risk, claims, safety, and industry-specific specialists in more than 40 countries around the globe, you get experts who understand issues from your perspective and have proven experience across key areas of risk management — property, liability, cyber, strategic, enterprise risk management, crisis management, and more.

Marsh Advisory's Consulting Solutions team, focus entirely on risk and offer solutions that address your end-to-end risk life cycle — from identification and assessment, to finance, mitigation, and loss recovery.

Marsh has a **dedicated Risk Management contact for Jobs Australia Members** together with an entire support team.

Marsh has **customised and discounted** the following risk management services specifically for Jobs Australia Members:

- Risk management policy and procedure
- Cyber risk management and incident response policies
- Fraud and corruption policy and strategy
- Business continuity plan development



Marsh Advisory's Consulting Solutions services include:

Strategic Risk Consulting

- Business interruption review
- Property risk evaluation survey
- Insurance and financial reporting valuation
- Business continuity management training
- Business continuity plan scenario-based exercise
- Cyber risk mitigation
- Cyber risk awareness training
- Information security maturity assessment
- Fraud risk management

Cyber Risk Consulting

- Cyber risk management framework
- Cybersecurity gap analysis and roadmap for uplift
- Cyber incident response plans and cyber tabletop simulations
- Cyber executive and boardroom risk workshops
- Cyber third party vendor assessments

Property Risk Management

• From building damage caused by a fire to natural catastrophes, to supply chain disruptions.

Asset Valuations

• Declare assets with confidence to help ensure you're fully covered in the event of a loss.

Marsh Risk Management Team

Saurabh Malik will be your main point of contact for Risk Management Services and will be supported by an industry-specific specialist team.



Saurabh Malik Practice Lead, Risk – Victoria

Saurabh is the point of contact for all Risk Consulting Services for Jobs Australia Members. Saurabh is a strategic risk consultant, with extensive experience in both the public and private sector focusing on analysing and preventing risks within organisations.

Saurabh has more than 10 years of insurance industry experience with the last 7 years in risk consulting performing insurable risk profiling, insurance policy limit analysis, enterprise risk management, business risks profiling, risk assessments as well as developing risk management frameworks, risk appetite statements and risk assessments. Saurabh has advanced knowledge of insurance policies and has delivered various risk related projects.

<u>عار +61</u>



Workers Compensation

Workplace injuries are costly and disruptive to both employers and employees. And the ultimate cost can be much higher than the workers compensation premium.

Through your Jobs Australia Membership, you can have access to a dedicated Mercer Marsh Benefits (MMB) Workers Compensation Team. The team provides or arranges the following services:

- Workers compensation policy support
- Claims management and assistance with advocacy
- Injury management services
- Help manage your workers compensation responsibilities
- Make sure your OH&S systems are current and compliant

The team help you stay current on workers compensation and workplace health and safety issues with the aim of avoiding expensive fines and other penalties.

OPTIMA

MMB provides Jobs Australia Members with an independent review of their retrospective workers compensation premiums paid to help uncover any overpaid premiums you may be owed.

Dashboard Reporting

Monthly cloud-based reporting tool, developed by MMB, to provide meaningful reporting and insights into personal injury and illness data to improve the overall health and safety of your workforce.

Premium Funding

From a workers compensation viewpoint, the team can arrange premium funding that may help allow you take advantage of any state-based discounts currently available for paying your workers compensation premium in full (NSW – 3%, QLD – 5% and VIC – 5%) whilst continuing to pay via instalments.

Claims Management Assistance

In collaboration with your business, the team will provide assistance around the management of your claim including actively managing the claims impacting your premium.

Marketing and Placement

MMB is able to assist with the placement of your workers compensation insurance policies to help ensure all relevant state legislative requirements are met.

Workers compensation policies placed at competitive prices with quotations to market providing the best available representation.

Recovre

The Recovre Group (Recovre) are part of Marsh McLennan, one of the world's largest providers of insurance brokerage and associated services.

Recovre is a national provider that has excelled in delivering customised workplace health, safety and rehabilitation and training solutions for over 30 years.

Outsource Return to Work

Workforce strategies provides outsourced injury management services for a number of Australian employers.

Program Health Checks

MMB is able to undertake a program health check. In this review, workplace injury risk refers to five key elements, which may drive your workers' compensation/injury costs. Marsh will undertake a review covering off these key areas and will provide you with our findings and recommendations:

- Safety management
- Claims management
- Injury management
- Insurer management
- Premium management



Warren Sammut and Nicole Morrison are your main points of contact for Workers Compensation services and support.



Warren Sammut Senior Consultant – Workers Compensation

Warren delivers a high level of customer service and has a wealth of technical knowledge in Workers Compensation Insurance. Warren's role is to coordinate and oversee the overall service offering for Jobs Australia Workers Compensation Program.

Warren's experience within the workers compensation business extends to over 16 years in the Workers Compensation Industry. Prior to joining Marsh, Warren held senior leadership roles in claims with leading insurers in the Victorian Workers Compensation scheme.





Nicole Morrison Senior Consultant – Workforce Strategies

Nicole provides Jobs Australia Members with workers compensation advice nationally, this includes an advice hotline. Nicole also delivers training to Jobs Australia and Members on various workers compensation topics.

Nicole has over 10 years of experience in the Workers Compensation Industry and has been with Marsh for 4 years. Prior to her joining Marsh she worked at QBE insurance and EML. In her previous role as a corporate case manager, Nicole had a strong focus on customer service and delivering outcomes for high risk claims. Nicole has experience liaising with people with mental illness and physical injuries, and has excellent customer service skills.



7



OUR COMMITMENT

Marsh is committed to support the communities in which we live and work through a range of programs and activities across Australia, New Zealand and the rest of the Pacific Region.

In addition to the assistance we provide as risk manager and insurance broker to local governments, sport, the arts and charitable organisations, enabling them to benefit the community across the Pacific, Marsh has a strong culture of digging deep and providing support in times of need.

Across the region, Marsh demonstrates our corporate social responsibility through charitable contributions, pro-bono assistance, employee volunteerism and partnerships with organisations whose programs and services help communities and people at risk.

About Marsh

<u>Marsh</u> is the world's leading insurance broker and risk advisor. With over 45,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of <u>Marsh McLennan</u> (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: <u>Marsh, Guy Carpenter, Mercer</u> and <u>Oliver Wyman</u>. For more information, visit <u>marshmclennan</u>, follow us on <u>LinkedIn</u> and <u>Twitter</u>.

Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ("MAI") arrange insurance and is not an insurer. This publication contains general information, does not take into account your individual objectives, financial situation or needs and may not suit your personal circumstances. For full details of the terms, conditions and limitations of the covers and before making any decision about whether to acquire the product, refer to the specific policy wordings and/or Product Disclosure Statements available from MAI on request. MAI makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. MAI makes no assurances regarding the availability, cost, or terms of insurance coverage. Jobs Australia Limited (ABN 17 007 263 916) receives a financial benefit when a policy is arranged by MAI, enabling it to continue to provide further services to its members.

Risk Management and consulting services are provided by Marsh Pty Ltd (ABN 86 004 651 512 AFSL 238983) ("Marsh"). Mercer Marsh Benefits ("MMB") provide the workers compensation services. MMB is a trading name of Marsh. Marsh also arranges insurance and is not an insurer. Marsh does not arrange workers compensation insurance in those States where there is a government scheme and provides only consultancy services in those States. Workplace health, safety, rehabilitation and training solutions are provided by The Recover Group Pty Ltd (ABN 35 003 330 167) ("Recover").

MAI, Marsh, and Recovre are businesses of the Marsh McLennan ("MMC") Group of companies.

Copyright © 2023 Marsh Advantage Insurance Pty Ltd. All rights reserved. LCPA 23/177. S23-0402.