



MANAGING RISK IN THE TRANSPORTATION INDUSTRY



INTRODUCING MARSH TRANSPORT

Operating at the intersection of risk, strategy and people, Marsh's Transportation Practice has the understanding, knowledge and expertise to deliver specialist services unique to the sector.

In an industry where cost containment is crucial, our transportation experts create solutions to help you better manage your exposures, with the aim of lowering your total cost of risk management.

Marsh provides services that go beyond insurance to deliver a total risk finance and workforce solution. We have decades of experience servicing the needs of the transportation industry and addressing the unique challenges of companies at all stages of growth. With a national team operating from offices in every state and territory, Marsh is able to leverage its intellectual capital and expertise to provide tailored risk management solutions.

The result: A comprehensive understanding of the issues facing the industry, enabling us to design innovative risk solutions that aim to optimise operations, increase stability and help control your total cost of risk management.

RISK

With an in-depth understanding of today's transport challenges, our team of insurance specialists work with you to identify, assess and prioritise the critical risk exposures that may affect your business.

DIRECTORS AND OFFICERS INSURANCE

Our team is experienced in tailoring Directors and Officers (D&O) policies for the transport industry.

When it comes to D&O insurance, knowing what's excluded is just as important as knowing what's covered. In the transport industry – one size does not fit all. Policies can differ significantly from one insurer to the next.

Marsh can help to provide coverage:

- Against fines and penalties imposed as a result of an innocent breach of a Statutory Act (it pays the fines provided the breach was not intentional).
- For legal defence costs involved in fighting the charges.
- For the Directors and Officers of the business, as well as the company itself.
- For employment practices (i.e. unfair dismissal, harassment etc.).

COMPULSORY THIRD PARTY INSURANCE

Our Transportation Practice have significant expertise in reducing the premium for NSW CTP insurance for heavy vehicles (over 5 tonnes). For example, recently a client obtained their own CTP quotes before engaging Marsh. We were able to source and secure an additional 40% (\$357k) in premium reductions for the client.

In addition, we can provide a CTP offering that includes the following features:

- At-fault driver cover.
- A web-based quote and bind system, including training.
- A fully automated online payment system enabling efficient reconciliation of payments.
- Data transmitted electronically to the RMS within minutes.



CLAIMS GUARANTEE

Have you ever had difficulty getting a motor claim paid?

Let us help you get back on the road quicker.

Marsh's claims promise means that in the event of a 'total loss situation', insurers agree to pay the claim within five working days*.

In addition we can offer a claims advocacy service for all your below and above excess claims, allowing you to focus on what's important... your business.

*Select insurers only.

STRATEGY

When it comes to strategy, the solutions and support that we can bring to our clients is our point of difference. Through data, analytics and technology, we can take a holistic approach to risk that informs strategies, decisions and aligns with your corporate objectives.

QUANTITATIVE MODELLING

Marsh offers a complimentary fleet modelling service to calculate your optimal insurance excess or deductible.

We can also provide an analysis of your claims data to help determine common causes, together with solutions to help reduce your number of claims.

FLEET SAFETY

Marsh's Workforce Strategies (WFS) Practice can examine measurable loss control components of your current fleet safety management program. A complete fleet hazard control program can have a direct impact on your bottom line. Working closely with you, WFS will:

- Evaluate the effectiveness of current operations.
- Review and analyse existing fleet safety programs, identify where improvements can be made, and offer effective hazard management enhancements.
- Review your safety manual outlining your policies and procedures to workers.
- Review your regulatory compliance relating to issues applying to your operations.

The benefits:

- Improve productivity and safety.
- Improve driver efficiency.
- Reduce product loss or damage.
- Reduce insurance costs.
- Lower non-insurable and administrative costs.
- Lower repair, maintenance, and fuel costs.
- Develop appropriate governance to ensure compliance with regulatory risk management and reporting requirements.



Our quantitative modelling services **saved our client \$700k** in premium over a 5 year period, while retaining an additional \$455k in claims. Significantly, they were approximately **\$50k per year better off**, despite their fleet continuing to grow by 10% per year during the same period.

PEOPLE

The Workforce Strategies (WFS) Practice at Marsh provides clients with comprehensive solutions for workers' compensation, health, and safety challenges. Our specialist team can translate workforce strategy into practical action by tailoring solutions to meet the needs of your business – now and in the future.

DRIVER FATIGUE MANAGEMENT

Driving while drowsy can be fatal. Like alcohol, driver fatigue slows reaction time, decreases awareness, impairs judgment and increases the risk of an accident.

Driver fatigue is a significant safety hazard for the road transport industry. The consequences of driver fatigue can be serious, with accidents of this nature typically involving severe injuries and property damage. With these challenges in mind, Marsh has designed the Fatigue Management Self-Assessment Tool, to help organisations identify and manage the risks associated with driver fatigue. Please discuss with your Marsh adviser for further details.

WORKERS COMPENSATION

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 system 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.

CLOUD BASED WORK HEALTH AND SAFETY MANAGEMENT SYSTEMS

If you're tired of chasing paper and struggling with work health and safety compliance and in need of a fresh approach, Marsh can help.

Donesafe is a safety and compliance software platform built with the end user in mind. With simple jargon-free solutions designed for everyday users, this software helps your business comply with legislation and enhances safety culture without the headaches of a paper based system.

What are the benefits?

- You will receive a year-round trusted adviser to keep an eye on your business compliance, health and safety. This means you are more likely to stay compliant, safe and risk-free.
- Your existing policies and procedures can be maintained or renewed, and then transformed into bespoke forms, registers, check lists and work-flows designed specifically for your business.
- You will have access to online safety management software that all employees can access from a smartphone, computer or tablet.
- No matter where your staff are located, they can instantly log workplace hazards and incidents from their mobile device or computer.
- Keep on top of things with automated workflows and reminders for workplace hazards, risks and injury cases.
- Know exactly where you stand with your safety compliance and workers' health.



Marsh offers a **complimentary** assessment of transport operators' safety and workers compensation performance **to the value of \$10k***

* Numbers are strictly limited and subject to a minimum workers compensation premium.



NEXT STEP

For more information about how you can benefit from our services, please contact our transport specialists.

RISK

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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 30,000 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 annual revenue of US\$13 billion and approximately 60,000 colleagues worldwide, 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.

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