



Business Health Check

Companies that effectively manage their day-to-day operations against an ever-changing backdrop of fire, health and safety legislation are able to meet regulations and governance requirements head-on.

One of the key issues of the new Safety, Health and Welfare at Work Act 2005 is the onerous duties and responsibilities imposed upon directors and managers. Furthermore, a 2006 report commissioned by the Department for Enterprise, Trade and Employment showed that work-related accidents and ill health cost the Irish economy up to €3.6 billion each year.

The Marsh 'Business Health Check' Solution

The Marsh Business Health Check for the Commercial sector is a succinct review of your company's fire, health and safety system. The resultant concise report uses a simple pre-agreed grading method to rate your progress in these areas. Any resultant recommendations are written in pro-active language seeking to ensure the wellbeing of staff and visitors and compliance with relevant statutory duties.

Client Benefits

■ Working Culture

Companies are driven by the skills, commitment and innovation of their people. To leverage the value of its people, a company needs to control the unwanted costs of an increasingly demanding and litigious workforce. They must focus on staff safety at work, while developing a working culture that will encourage them to exercise their potential.

The Marsh Business Health Check will assist you in managing these critical areas of business, ensuring that your number one asset remains exactly that.

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■ Reduced Claims

In claims frequency-driven lines of coverage such as Employers' Liability, Marsh helps analyse major contributions to claims before developing and implementing management systems to reduce them.

■ Improved Risk Quality

Improving risk quality through more effective risk control and a lower level of claims gives a company a stronger foundation on which to assess the level of cover required. This equips the Marsh broker to differentiate a client's business within the available insurance markets.

In this way, Marsh helps clients to determine the cost/drivers of risk before developing solutions that can be taken to Underwriters of fire and liability coverages.

■ Effective Risk Management

An effective Fire, Health and Safety Management strategy will give a company licence to operate with greater certainty. ▶

► What's Involved

Each Business Health Check includes:

- Conducting a telephone interview to determine the scope of the Business Health Check with the relevant person within your company.
- Arranging and conducting a half day on-site review using the pre-agreed questionnaire format.
- Drafting and issuing of the Business Health Check report with comments and recommendations.
- Follow-up with telephone guidance as requested for the subsequent quarter.
- Providing Marsh broking market details of your business which will enhance data communication with Underwriters at subsequent insurance renewal.

Further Information

For more details, contact your Account Executive or your local Marsh office.

Marsh Ireland - Company Profile

Marsh is the world's leading Insurance Broking and Risk Management Consulting company with nearly 30,000 employees helping clients in over 100 countries.

Marsh Ireland Limited has over 300 staff in offices throughout the country - providing cost-effective bespoke solutions for many of Ireland's leading private and public sector organisations.

Marsh is a unit of Marsh & McLennan Companies (MMC), a global professional services firm with approximately 55,000 employees and annual revenues of approximately \$12 billion. MMC is also the parent company of Guy Carpenter, Kroll, Putnam Investments, and Mercer. MMC's stock is listed on the New York, Chicago, Pacific, and London stock exchanges.

Marsh Ireland's web site address is www.marsh.ie

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