

### **Senior living challenges**

## The challenges in senior living are as acute today as they have even been.

Whether preventing resident falls, decreasing employee turnover, managing resident occupancy levels, containing costs, or addressing increased oversight and regulatory demands, it's important your communities are prepared to deliver quality care in a safe and reliable environment. We are here for you.

Marsh McLennan Agency's insurance specialists work alongside hundreds of senior living organizations to provide business insurance, risk management, retirement, financial services, bond and surety, and employee benefit programs. Our senior living professionals will listen to your concerns and collaborate with you to create sustainable solutions and put protections in place to mitigate your risks, leaving you and your team to focus more on serving and caring for your residents and staff, operating a high-quality, efficient community.

#### Our Experience

With over 100 years of insuring senior living organizations, and a team of more than 60 professionals across the nation dedicated to supporting senior living, we understand the issues that matter.

- Fall prevention & safety programs
- · Aging in place
- · Resident quality of life
- Customer service
- Litigation management
- Workforce challenges
- Rising benefit costs

1500+

clients nationwide 200k+

beds/units insured across the US \$400M+

in premiums placed



#### Risk Management Analysis

#### A four step process:

- 1. Uncover risk issues through a risk management audit.
- 2. Prepare a solutions report to improve risk profile.
- 3. Create a service schedule that aligns with risk management strategies.
- 4. Offer a client-guided stewardship review to adjust as needs change.

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#### Our team

Our team of professionals work together so you receive the benefit of our collective expertise. We work alongside you to control unnecessary cost increases, reduce potential claims, and manage the risks, liabilities and exposures unique to senior living communities.

#### Our insurance specialists will help:

- Create preventive measures by reviewing key environmental, facility and clinical considerations.
- Isolate gaps and deficiencies in your existing programs.
- Analyze loss histories and prepare mitigation plans and loss control measures.
- Lessen understaffing pressures and labor challenges.
- Ensure fair and prompt claims resolution.
- Review risk transfer solutions such as captives, risk retention groups and risk purchasing groups.
- Evaluate your employee benefits and offer innovative health plan solutions.

#### **Custom solutions**

- In-house, risk management and safety advocates
- In-house, specialized claims advocates
- Industry-leading financial analytics & benchmarking
- Best-in-class submissions to the marketplace (includes trends

and risk management plan, HUD & lender relationships and expertise)

- Alternative risk solutions
- Proprietary healthcare & senior living TPA
- Employee health benefit consulting

Contact an insurance specialist today.

# Your future is limitless.<sup>™</sup>

Business Insurance
Employee Health & Benefits
Personal Insurance
Surety

MMANorthwest.com

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