

HDL



## STRENGTH THROUGH SPECIALISM

**HDL HEALTHCARE** - Partnering with leading medical practitioners, hospitals, medical centres and day clinics using our technical knowledge and experience to address their risk and insurance needs. Through our deep functional healthcare industry expertise and global insurance market reach, we are passionate about taking on challenges that matter to our clients.

**HDL** HORSELL  
HEALTHCARE DIVISION DUFFY  
LANGLEY

# WELCOME

HDL Healthcare provides specialist risk & insurance broking services to the healthcare sector where our people have proven strong professional capabilities.

## We strive for impact

We partner with leading medical practitioners, hospitals, medical centres and day clinics using our technical knowledge and expertise to address their risk and insurance needs like no one else can.

We have deep functional healthcare industry expertise as well as a global insurance market reach. We are passionate about taking on challenges that matter to our clients where advice, commitment, dedication, creativity and service represent the foundation of our relationships.

## We facilitate strength through specialism

We believe that clients achieve greater value working with experienced individuals who have solid exposure to complex risk issues within specialist industries.

All of our individual team members have been engaged based on their industry specialisation, integrity, ability to provide outstanding customer service, and commitment to the relentless pursuit of value-added solutions and results.

## We deliver the optimal balance

We are intimate in our understanding of the risk transfer and insurance markets that apply individually to each client.

Our approach is focussed and dedicated to achieving the correct solutions that will deliver the most economical risk transfer program balancing coverage, program design and budget.

Importantly, we consistently provide our client's with options and supporting recommendations enabling informed decisions.

## We instil confidence

For risks that need to be transferred to the insurance market, we only deal with financially secure markets and encourage clients to meet with insurers to help build a stronger understanding between all parties.

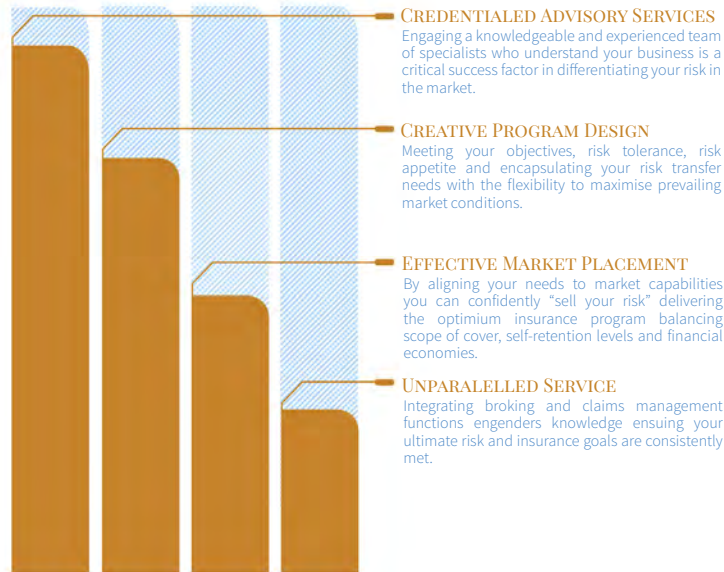
We offer real choice through our ability to access all major insurance centres around the world where each of our team members enjoy an excellent reputation for acting with integrity and transparency and, as such, possess significant leverage.



## We build trust through service

We never lose sight of the fact that we are acting for you. As your trusted advisor, we consistently provide you with access to all our specialists through an engaging service model that is well planned, consultative, transparent and realistic where promises made will be delivered.

If you value good old-fashioned service backed up with proven expertise and cutting edge technology, we are the credible alternative for you.



## PILLARS FOR SUCCESS

**It all starts with listening to our client to understand their specific goals and objectives.**

Supported through Horsell Duffy Langley's credentialed advisory services, creative program design, effective market placement and unparalleled service to successfully deliver risk and insurance solutions that address these needs.

# HDL

# OUR APPROACH TO RISK

Infrasure provides client's with an informed decision making process ensuring all risk solutions address their needs ultimately providing peace of mind ensuring your reputation is protected.

## Risk Scoping and analysis

Our clients benefit from our consultative approach to advanced risk solutions and analysis. We assess the cost efficiency of each risk financing solution and provide the guidance required to make informed decisions. Through demystifying the process our clients are able to appreciate the options available in delivering an optimal risk financing solution that meets their objectives, risk tolerance and risk appetite.

## Program Design and placement

Following our risk scoping and analysis a bespoke program encapsulating our client's individual risk transfer needs is designed and presented to the market through an engaging risk and insurance prospectus. By aligning client needs to market capabilities Horsell Duffy Langley "sells" risk maximising the scope of cover to achieve the optimum insurance program.

## Risk Control

Through collaboration with internal risk managers, insurance carriers and other external risk experts, Horsell Duffy Langley provides proactive risk control guidance incorporating prevention, avoidance, transfer and separation strategies aimed at reducing client risk, maintaining risk transfer cost and ultimately protecting our client's balance sheet.

## Integrated Service and claims

Service and claims management are the day-to-day elements that should follow smoothly if the initial risk scoping, design and placement has been successfully achieved. This is especially true for companies with adverse loss records or those that have evolved in structure; company buyouts, mergers and acquisitions all create a new dimension that requires an independent program review.



# CREDENTIALLED SERVICE

Horsell Duffy Langley's commitment to client service will always distinguish us from our competitors.

## Renowned Expertise and Accountability

Horsell Duffy Langley is one of a few truly independent corporate brokers in the Australian market offering specialised expertise with a global market access. As such, we attract some of the best talent in the industry.

We do not believe in hierarchy or bureaucracy - simply open access to the best people, doing the best job for you, our client.

Credentialed advisory services, creative program design, effective market placement and unparalleled service are the pillars of your risk and insurance program, and our team remain fully accessible, accountable and closely involved in client service relationships.

## Stability and consistency of approach

Horsell Duffy Langley is owned by its' own people who all work in the business. We offer the stability and continuity of service that few of our competitors can match. This means that you can be confident that we will always provide advice and recommend solutions that align with your needs.

Without the pressure of external shareholders, we can take a long term strategic view. We only operate in areas where we believe we can bring the Horsell Duffy Langley difference - **a level of expertise, knowledge and service that surpasses our clients' expectations.**

## Managing complexity

We thrive on finding solutions for complex risk scenarios and take pride in presenting new and often ground breaking perspectives on the management of risk.

Insurance is all too often managed by broking teams with little depth of experience, despite it frequently accounting for the largest part of a company's cost of risk. Our belief is that program scoping, design and placement stages are key, and having these managed by knowledgeable and experienced people who understand your business is a critical success factor in differentiating your risk in the market.



## Integrated broking and claims

We have a strong belief that broking and claims management functions should be integrated to engender knowledge and ensure the ultimate goals of your risk and insurance program are consistently met.

Our aim is to mitigate and minimise the cost of all claims; manage each claim efficiently to ensure expedient closure and control any roll on impact to future insurance premiums.

## Delivering on promises

It is not all about being specialised and innovative. We also deliver on our promises.

What we present or discuss with you will always be followed through. We remain true to our word and transparent in all aspects of our dealings with you. This partnership approach ensures our client retention and satisfaction rates remain consistently high.

**When you have experienced a broker relationship that engenders such trust and openness, it is difficult to go back to anything else.**

## Take control with the help of proven expertise

We thrive on finding structured solutions for complex risk scenarios and take pride in presenting new and often ground breaking perspectives on the management of risk that enable organisations to realise ongoing confidence and financial security.

Transferring insurable risk is all too often treated in a transactional fashion, and managed by broking teams with very little experience, that simply results in dollar swapping plus an insurer margin.

Formulating clear objectives followed by reflective program scoping, design and placement strategies are critical keys. Having these managed by knowledgeable and experienced people with proven expertise who understand your business is a critical success factor in differentiating your risk and delivering confidence and financial security.

If you desire a creative beneficial risk and insurance solution that encapsulates your risks, minimises cost volatility, respects your appetite, achieves sustainability, delivers economies, enables financial confidence and ultimately provides greater control of your own destiny, then contact Horsell Duffy Langley today.



## Horsell Duffy Langley Pty Limited

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