

INSURANCE AND RISK MANAGEMENT SOLUTIONS FOR THE LIFE SCIENCES INDUSTRY



From product safety to breakthrough health discoveries, organizations working in the dynamic life sciences industry face a wide range of challenges and opportunities. Marsh's global team of industry specialists can help early-stage to expansion-stage life sciences companies map out risk strategies and approaches — even as new issues emerge.

Dedicated Life Sciences Industry Advisors

With continual changes taking place in the industry, every day there are new risks that need to be identified, quantified, managed, retained, or transferred. Marsh Canada's Life Sciences Practice is staffed by trusted advisors with an in-depth understanding of the complex issues facing your industry. We see the world from your perspective.

Marsh Life Science industry professionals:



Help our clients understand their risks and design appropriate solutions to help navigate them.



Monitor clinical trials regulatory developments in more than 150 countries via a proprietary Clinical Trials database.



Offer broad life sciences consulting services including contractual review and advice relating to insurance risk and indemnities, benchmarking services, product risk assessment, business interruption and/or continuity, claims, as well as property, human capital, supply chain, and environmental risk.



Provide educational webinars, seminars, information sessions, white papers, and thought leadership — all designed to provide you with the benefit of our collaboration and knowledge transfer so that you receive the very best Marsh has to offer.

Staying competitive in this dynamic world requires managing risk with a sophisticated understanding of this sector.

Unique Solutions for Life Sciences Clients

RISK TRANSFER — As a leading broker to the life sciences industry, Marsh's market presence helps ensure our clients have access to broad coverages at competitive premiums. Our depth of experience enables us to offer industry-specific benchmarking that can further reduce our clients' cost of risk by helping them to make optimal insurance limit, retention, and pricing decisions.

EXECUTIVE RISK — Directors' and Officers' (D&O) liability is a key exposure for executives of life sciences organizations. As a leading executive risk broker for publicly traded companies in Canada, Marsh has the knowledge and experience to navigate Life Sciences executives through these unique and complex perils. Our D&O specialists can help qualify and quantify the risks with critical analytical tools and develop a broad and robust risk transfer program. Our primary objective is to empower corporate executives to execute their mandates, and to confidently make the critical decisions required to grow their business.

CLINICAL TRIALS — Marsh can facilitate insurance for all phases of clinical trials, and can offer advice on countries where a client is proposing to conduct clinical trials. Our brokers and risk consultants around the world can provide a quote within 24 hours, place locally admitted policies, and inform you of changes in local legislation affecting clinical trial insurance requirements.

RISK MANAGEMENT — The explosive growth of clinical trials has resulted in an increase in demand for appropriate risk management measures. By engaging our

consultants in Marsh Risk Consulting, we can offer specialists in Business Continuity Management, Clinical Risk Management (related to informed consent creation/reviews), Business Interruption Valuation, Supply Chain Management, Workforce Strategies/Human Capital Risk, and Environmental Consulting.

CLAIMS ADVOCACY — Marsh employs an in-house group of technical consultants, including some with legal backgrounds, who have experience in life sciences-related and professional liability claims and can supplement the coverage recommendations with valuable proactive and reactive claims advice.

MERGERS AND ACQUISITIONS — Life sciences companies carry their own particular risks, and with each restructuring are presented with industry-specific challenges. Marsh's Private Equity and Merger & Acquisition (PEMA) Practice helps clients identify, quantify, and address the unique combination of risk issues associated with life sciences mergers and acquisitions transactions.

CYBER RISK SOLUTIONS — Life sciences organizations are subject to an ever-increasing reliance on the storage and transfer of electronic data. The rapid evolution of Privacy and Cyber Security exposures has left many of the traditional forms of insurance unable to respond to these modern day risks. Marsh's cyber solutions for life sciences include Network Security and Privacy Liability, Notification Expense, Crisis Management and Identity Theft Response Fund, Cyber Extortion, and Network Business Interruption.

DIVERSE CLIENT BASE

Marsh Canada's Life Sciences Practice provides advisory and transactional services to:

- Contract Research Organizations (CRO)
- Contract Manufacturing Organizations (CMO)
- Biotechnology Companies, R&D
- Pharmaceutical Companies
- Nutraceutical Companies
- Drug Wholesalers
- Early Stage Life Sciences Companies
- Medical Device Companies
- Environmental Health
- Animal Health

In addition to the specialty resources offered by Marsh, clients also have access to the resources of our sister operating companies — Guy Carpenter, Mercer, and Oliver Wyman — all of whom can provide a wide range of services in security, employee and resident background screening, human resources, employee benefits, actuarial analysis, reinsurance, and financial risk management.

WHY MARSH?

Marsh has local, national and global resources available to deliver state-of-the-art risk financing and risk management tools and solutions to life sciences organizations from coast to coast. We can help your business successfully face risk and help you achieve your strategic goals while reducing your total cost of risk.

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. Follow Marsh on Twitter, [@MarshGlobal](#); [LinkedIn](#); [Facebook](#); and [YouTube](#).

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