





<p>Rated #1 </p> <p>Commercial Claims Handling by Risk Managers¹</p>	<p>48 local branch offices in North America, with operations in 54 countries and capabilities in over 200 countries </p>	<p>Growth in life sciences is largely tied to healthcare expenditures, which are expected to exceed \$8.7 trillion by 2020.² </p>	<p>Healthcare spending is expected to equal 10.5% of total GDP by 2020.³ </p>
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With deep underwriting expertise developed from serving the Life Sciences community for over three decades, Chubb is best positioned to proactively help companies of all sizes navigate and thrive in today’s world of uncertainty. Chubb understands the challenges facing the Life Sciences Industry, including the speed of innovation, costs and pricing complexities, regulatory compliance, and consumer engagement.

Industry Expertise

- BIO and MDMA have endorsed Chubb due to experience, knowledge, and leadership in the Life Sciences Industry
- Industry-specific property insurance tailored to client needs, including Change in Controlled Environments, Scientific Animals, and creative Business Income and R&D Income solutions
- Regional underwriting, claims, and risk engineering experts in local markets who understand needs shaping the Life Sciences Industry
- WORLDcert™, a state-of-the-art, interactive clinical trial insurance and certificate management system makes securing insurance more user friendly and efficient
- Worldview®, an award-winning web-based portal, enables risk managers and brokers to manage and monitor key aspects of their multinational insurance programs in real time
- Experience working with a wide range of companies, from start-ups to global operations

Target Classes

- Pharmaceutical, biotechnology, and medical device companies
- Life Sciences services organizations
- Clinical trials
- Dietary supplement and nutraceutical companies
- Analytical laboratories

Service Offerings

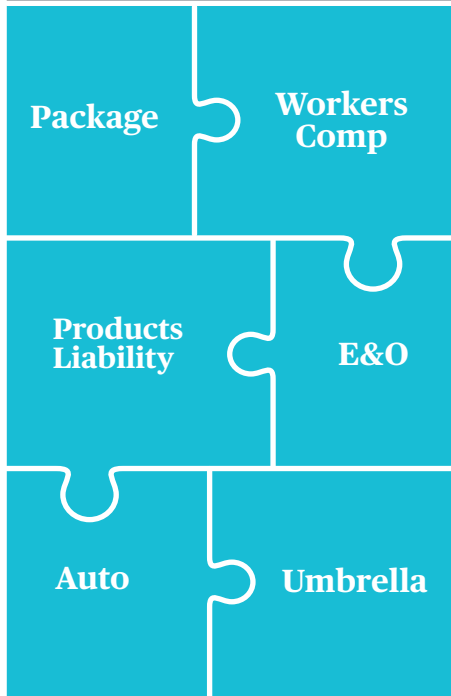
- Claims professionals with significant knowledge and expertise in Life Sciences claims and litigation
- Multinational footprint combining local jurisdictional knowledge with unparalleled capabilities in handling interactions between local admitted and master policies
- Team of risk engineers focused exclusively on helping Life Sciences companies identify, mitigate, and control physical, legal, and workplace risk
- Workplace safety, ranging from ergonomics to machine guarding to industrial hygiene
- Access to cyber risk assessment (cost-effective, consultative engagements with industry-leading providers) and online cyber education
- Infrared thermography analysis to identify hot spots without disrupting electrical services or business operations

Why Chubb?

 Underwriting Expertise	 Tailored Solutions	 Risk Engineering Services	 Superior Claims Service	 Global Reach	 Financial Strength
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Integrated Solution

Scalable and modular insurance products for risks specific to your business.



What have we written lately?

Risk Description	Coverage Written	Approximate Premium	The Chubb Difference
Pharmaceutical R&D-Stage Company	<ul style="list-style-type: none">Clinical TrialsProperty and BI/EEWorkers CompGeneral LiabilityUmbrella	\$95,000	<ul style="list-style-type: none">Coordination of admitted clinical trial liability policies in 7 countriesProperty includes Change in Controlled Environments
Surgical Instrument Manufacturer	<ul style="list-style-type: none">PackageProducts LiabilityWorkers CompAutomobileUmbrellaEnvironmental	\$270,000	<ul style="list-style-type: none">Sophisticated risk engineering programsProduct recall includes communication, destruction, and disposal of recalled product
Site Management Organization	<ul style="list-style-type: none">General LiabilityProducts LiabilityMedical LiabilityE&OAutomobileWorkers CompCyber Crime	\$185,000	<ul style="list-style-type: none">Ability to move the account from nonstandard marketsCyber risk assessment and online cyber education with industry experts



Rediscover Commercial

chubb.com/rediscover



Appetite Guide

chubb.com/us/ciappetiteguide



BIO Partnership

bbs.bio.org/content/chubb

What have we paid lately?

- A contract manufacturer (CMO) made a drug to be used in a clinical trial. The CMO's customer claimed that an error by the CMO compromised its product, and its failure to meet contract specs led to a delay in the clinical trial and subsequent financial loss. The investigation showed the CMO was at fault. Chubb responded and quickly paid the claim.
- A patient sustained injury to the arterial wall of his femoral artery when a medical device manufacturer's product allegedly failed and the artery had to be surgically repaired. Chubb handled the claim on behalf of the device company and resolved the claim after contribution from the surgeon and hospital for medical negligence.
- The plaintiff was part of a clinical trial for a new drug and experienced liver toxicity. He alleged the sponsor did not fully disclose the risks in the informed consent document. Although there was a general warning of potential adverse effects, this specific effect was not explicitly mentioned despite being present in animal studies. Chubb's claims team responded and quickly paid the claim.

¹ 2016 National Underwriter Risk Manager Choice Awards

^{2,3} Deloitte's 2017 global life sciences outlook

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers.