



What we do for you

The life sciences industry rewards the world with life-saving and life-enhancing products. But it must accomplish this in the face of ever-evolving potentially catastrophic risks that could severely damage large businesses and devastate small enterprises.

Marsh recognizes this and offers a comprehensive range of insurance solutions, insurance-market alternatives with benchmarks, claims advocacy, and industry-leading consultative services to help your industry persevere while controlling risk. In addition, we regularly publish and author whitepapers, create training programs and manuals, and speak at industry events.

About us

Marsh's Life Sciences Practice serves pharmaceuticals, drug wholesale, nutraceuticals, biotechnology, medical devices and supplies, and contract research organizations. We serve over 450 life science clients in North America and over 100,000 members of various industry associations and memberships.

Since 1914, Marsh has built a reputation in Canada for stability and excellence in client service. We are Canada's leading corporate insurance broker working with clients as diverse as the range of businesses operating in Canada. With over 1,000 employees in 13 offices, Marsh, together with its sister companies forms the largest professional-services organization of its kind in Canada and has designed over 120 group programs nationally. Marsh is organized by client, industry, and risk categories to facilitate the delivery of highly specialized products and services covering a wide spectrum of risks. We provide centers of excellence for clinical trials and biotechnology and pharmaceutical clients globally.

Marsh is a unit of Marsh & McLennan Companies, Inc. (MMC), a global professional services firm with more than 54,000 employees and annual revenue exceeding \$12 billion. MMC also is the parent company of Guy Carpenter, Mercer, Oliver Wyman, and Kroll. MMC's stock (ticker symbol: MMC) is listed on the New York, Chicago and London stock exchanges. MMC's Web Site is www.mmc.com. Marsh's Web site is www.marsh.com.

What we have to offer

Our products will continue to evolve as your risks evolve and can be expanded to manage the risks associated with:

- employee retention,
- pricing pressure from care providers and governments,
- quality assurance,
- intellectual property infringement,
- clinical trials,
- activism,
- reputation risk,
- product recall,
- licensing and partnership agreements,
- systems failure,
- class-action litigation,
- counterfeiting,
- fraud,
- and more.

We are here to serve you and your needs as you develop ways to serve the world.

Quicktips

Risk Management makes it easy for you to evaluate your exposures according to the following rules:

- 1. Never risk more than you can afford to lose.** *If this type of a loss will cripple your organization, you need to transfer the risk.*
- 2. Don't risk too much for too little.** *The best example of this rule is the deductibles on your property coverage. Don't accept too high a deductible for a marginal premium savings.*
- 3. Know the odds.** *If the likelihood of a loss occurring is very remote, you can handle it differently than a loss that may occur several times a year.*

Contact us with any questions:

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