

Life Sciences

Differentiated Broking Solutions



WTW's Differentiated Broking Solutions (DBS) brings together our deep industry and technical expertise as well as our extensive market relationships with top Property & Casualty insurers to deliver unique insurance solutions.

The Life Sciences Differentiated Broking Solution (LS DBS), developed by the WTW Life Sciences Practice, is a unique approach to the market that creates a sustainable competitive advantage and delivers industry-leading opportunity for the varied challenges and complex needs of the Life Science sector.

The Life Sciences DBS will provide a compelling solution for our middle market clients and prospects with an expanded package/suite of coverage, in the following areas of risk:

- Products & completed operations, including clinical trials
- Professional liability and errors & omissions
- Property
- General liability
- Automobile
- Workers compensation
- Umbrella

The Life Sciences DBS provides pre-negotiated minimum coverage and service requirements, as well as minimum compensation requirements for new and renewable business.

Benefits

Overall

- Comprehensive offering available via pre-negotiated minimum coverage requirements
- The ability to efficiently place coverages on either a standalone basis, or in an expanded package/suite of coverage
- Pre-approved carrier issued policy forms and endorsements
- Firm minimum service requirements

Carriers

- Berkley Life Sciences
- Chubb
- C.N.A
- Hartford
- Intact
- Travelers

Eligibility

- Clients in the life sciences industries
- Property values less than \$150 million TIV
- Auto (private personal transport only)
- Workers Compensation (guaranteed cost only)
- Umbrella (limits up to \$15 million)

Key benefits



DBS consistently delivers standardized elevated coverage to our clients. Below are just some of the many enriched coverages DBS provides.

- Comprehensive offering available via pre-negotiated minimum coverage requirements
- Product & professional liability — Deductible aggregates, confirmation of coverage for punitive damages where allowable, \$10 million in Products and E&O separate or shared aggregate limit, and sub-limits geared specifically toward Life Sciences exposures
- Property — Increased sub-limits geared specifically toward life sciences exposures (i.e., research animals, spoilage and condemnation of undamaged stock)
- General liability — Enhanced coverage endorsements
- Automobile — Enhanced coverage endorsements
- Umbrella — Following Life Sciences carrier forms
- The ability to efficiently place coverages on either a stand-alone basis or in an expanded package/suite of coverage
- Pre-agreed carrier issued policy forms
- Firm minimum service requirements



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Disclaimer

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At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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