

Blended Claims Management Approach Provides World Class Service Worldwide

Berkley Life Sciences was created to serve the insurance needs of the life science industry, and remains solely dedicated to fulfilling that purpose. Our claims philosophy mirrors this approach. We have designed a comprehensive claims management program for our customers that emphasizes the three key cornerstones of our claims philosophy:



- Focus exclusively on life sciences.
- Utilize exceptionally qualified specialists to complement our internal life science expertise.
- Centralize control of the overall claims operation to ensure that each claim is addressed with a sense of urgency, and that our customers have unfettered access to our claims professionals at all times.

Life Science Specific Focus

Unlike other insurers that use generalists to handle a large, mixed caseload of life science and other insurance matters, our claims staff is focused **exclusively on managing life science claims**. We have maintained this focus by hiring a dedicated team of professionals with the skill, ability and enthusiasm to tackle life science specific products liability, errors and omissions and clinical trial claims, and to successfully address the unique insurable losses faced by life science innovators developing lifesaving products in a litigious environment. But we do not stop there. We provide ongoing, specialized training to our in house staff, while keeping **caseloads significantly lower than industry standards**. This allows us to stay current with the ever changing regulatory and legal issues faced by the life sciences industry, and better understand the merits of, and strategically manage, each individual claim. Our singular focus on the life science industry helps us achieve the best possible outcome for our policyholders.

Blended Personalized Approach

We have designed and implemented a blended approach to claims management: we complement our in house expertise with a **global network of qualified experts** that have both the knowledge and capacity to manage the full range of life science claims no matter how complex or extensive. While we internally oversee all aspects of claims management, our network of attorneys, local adjusters, scientists and engineers is available whenever and wherever there is a need for “boots on the ground” logistical support. Examples of our blended approach include the following:

- We engage one of the leading providers of innovative claims and productivity management solutions, Sedgwick CMS, to provide logistical and investigative support in responding to auto, package and workers compensation claims. Sedgwick CMS provides cost-effective claims administration, managed care, program management and related services through the expertise of 12,000 colleagues in more than 275 offices in the U.S., Canada and the UK.



Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction. Certain coverages may be provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation through licensed surplus lines brokers. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. In California, Berkley Life Sciences conducts business as Berkley LS Insurance Solutions, LLC, a licensed surplus lines broker (License Number OH44165).

Any reference to insurance is descriptive and presented for discussion purposes only. Coverage afforded under any insurance policy issued is subject to the individual terms and conditions of that policy as issued. Claims scenarios are hypothetical in nature and for illustrative purposes.

Blended Personalized Approach *Continued*

- We engage Cunningham Lindsey as our domestic property expert and local global claims adjuster whenever necessary. Cunningham Lindsey employs a staff of over 7,000 professionals located in more than 60 countries, and is a “go to” claims resource for Lloyd’s and the London market.
- We employ the boiler and machinery claims expertise of MBRe, a division of Factory Mutual, with over 130 years of experience.
- Through a contract with UnitedHealthcare Global we have access to a worldwide network of 59,000 providers to assist our customers and their employees with world class International medical, safety and security solutions.
- We maintain a global network of attorneys *specializing in life sciences*. Our network includes trusted firms with an international reach such as Hogan Lovells, as well as smaller boutique firms each with an understanding of unique local issues.
- A global call center provides 24-7 claim reporting with the ability to handle claims in over 250 languages.
- Should the need ever arise due to a catastrophic event, we can always rely upon the claims resources available through the W. R. Berkley network of over 40 insurance organizations, including the claims management services offered by Berkley Risk.

Centralized Control

We oversee all aspects of claims handling from a centralized location. This benefits our policyholders in a number of significant ways. First, policyholders have easy access to their primary claims contact, ensuring that communication is consistent throughout the entire claims process. Second, centralized control allows us to immediately handle matters that need a quick turnaround, while at the same time call upon and direct the activities of outside experts where necessary for maximum efficiency. Third, and perhaps even more importantly, centralized control ensures that we are able to impart to our entire internal and external claims network the **sense of urgency** we require in the handling of each claim.



Dedicated to Your Continued Success

The blended approach to claims management developed by Berkley Life Sciences is ideally suited to the life science industry, where an in-depth understanding of emerging trends, efficient use of resources, and personalized service are essential to our policyholders’ continued success.

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