

## BERKLEY LIFE SCIENCES, LLC CLAIMS MANAGEMENT

***Berkley Life Sciences has a reputation for creating innovative insurance products specifically tailored to meet the specialized needs of life sciences companies. We have designed our claims management capabilities in the same way: with a customer focus featuring unparalleled responsiveness; life science expertise; and, above all, a philosophy of listening to our clients and understanding their business needs and concerns.***

**OVERALL PHILOSOPHY:** At Berkley Life Sciences we believe in working together with our insureds to resolve claims promptly and effectively. We do so by remaining current on claims and litigation issues unique to the rapidly changing legal and regulatory life science climate. Such issues include preemption; the learned intermediary doctrine; off-label use; and the application of Daubert and other evidentiary-based defenses. Our in depth industry knowledge enables us to meld claims best practices with innovative, agile decision making.



**GLOBAL CALL CENTER:** Effective claims management requires early involvement in order to design an effective defensive strategy. To this end our customers have access to a 24 hour – 7 day a week international call center where claims can be reported in over 150 different languages. Once we receive notice of a claim, our goal is to initiate contact with the insured, broker and other key individuals within 24-48 hours.

**FOCUSED EXPERTISE:** At Berkley Life Sciences, we have the in-house claims management and life science experience to address claims of all types – whether such claims are made in the United States or internationally. Quality control measurements designed specifically for the life science industry by our in-house experts are integrated into the claims process to ensure compliance with our best practices. Where necessary, we also have access to a worldwide network of life science professionals. This combination of in-house expertise and available outside resources enables us to formulate an effective exit strategy – whether this involves settlement or defending a case to conclusion.

**LITIGATION MANAGEMENT:** Through our numerous contacts in the life science area and our affiliation with W. R. Berkley Corporation, we have assembled a network of highly qualified, cost effective legal professionals who are not only experts in the life science area but who also share our customer oriented focus. We then work closely with our customers to select the appropriate counsel for each individual case, and are not bound by a list of pre-selected panel counsel. Once counsel is retained, we remain actively involved to ensure that resources are utilized efficiently and that our customers are kept advised during every step of the litigation process.



**TECHNOLOGICALLY ADVANCED:** At Berkley Life Sciences we believe in using technology to the fullest extent possible and as a complement to our customer oriented focus to claims handling. To achieve this goal we have designed a customized life science claims system through which we can help our customers identify emerging loss patterns and trends. This allows our customers to make strategic business choices, and allows us to assist our customers and retained counsel in making strategic, cost effective litigation decisions.