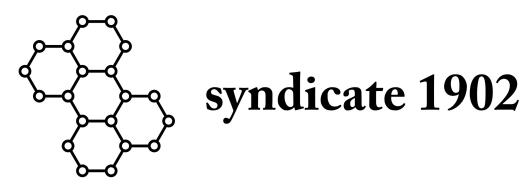


LLOYD'S

Pharmaceutical Liability Insurance







Pharmaceutical Liability Insurance

"Disease is the biggest money maker in our economy" John H. Tobe

Despite recent economic pressures, the global pharmaceutical industry is forecast to grow significantly over the next 5-10 years. An increasing number of niche drugs and cures are anticipated to be trialled and commercialised as a result. Alongside this evolution, litigation and liability are constantly under the spotlight with each country differing in their attitude to the pharmaceutical sector. In light of these changes it is important to partner with those who truly dedicate themselves to the industry.

What we offer

CORE CLASSES:

- Products liability ("claims made" basis)
- Public / Pollution liability ("occurrence" basis)
- Clinical Trials liability (legal liability or no fault compensation depending on territory)

SUPPLEMENTARY CLASSES (written in

What we target

An extensive range of pharmaceutical and biotech companies including:

- Product licence holders
- Manufacturers
- Distributors/Retailers
- Contract manufacturers
- Biotechnology companies
- Research and Development entities



The Team

Philip Trafford Group CEO and Active Underwriter philip.trafford@mciuw.com Mobile. + 44 (0) 77 6022 2421

conjunction with core classes):

- Medical Malpractice
- Incidental Product Recall
- Incidental Professional Indemnity
- Incidental / UK Employers' Liability

PROGRAMME STRUCTURE:

- Primary or "excess of loss" layers
- Direct or facultative reinsurance

Why we're different

- Sub-Sectors targeted include:
 - Patented molecules
 - Generic (off patent) drugs
 - Final formulation medicines
 - Over the counter products
 - Pharmaceutical intermediates /catalysts
 - Fine chemicals
 - Nutraceuticals / health supplements
 - Blood fractionators / filtration service providers / blood banks

• Appetite for US exposures including domiciled sales and manufacturing operations

- Ability to consider US parented companies with up to \$150M of US turnover
- Led by in-house expertise our team includes ex-professionals from the pharmaceutical industry combined with exceptional underwriting experience
- Offering the highest quality clinical trials product with the ability to offer coverage in over 100 countries in local languages (where applicable) and market leading policy periods
- Focus on longevity and depth of relationships with clients and brokers with the ability to back up formally through long term agreements (where appropriate)
- Ability to cover drugs (even on a "standalone drug basis") others may exclude through exclusion of their known issues/side effects

Daniel Starmer

Head of Life Sciences daniel.starmer@mciuw.com Mobile. + 44 (0) 77 1856 3782

Tom Arscott Underwriter tom.arscott@mciuw.com Mobile. + 44 (0) 77 0633 6081

Ryan Black

Underwriting Assistant ryan.black@mciuw.com

Medical & Commercial International 1st Floor 145 Leadenhall Street London EC3V 4QT

> Tel. + 44 (0) 20 3488 4601 www.mciuw.com

> > in

Medical & Commercial International Limited, (company no. 09375775). Incorporated in England and Wales, with our registered office situated at 1st Floor, 145 Leadenhall Street, London, EC3V 4QT. Medical & Commercial International Limited is authorised and regulated by the Financial Conduct Authority, FRN 831245. Lloyd's Syndicate 1902 is managed by Asta Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 204897). Asta Managing Agency Ltd is registered at 5th Floor, 20 Gracechurch Street, London, England, EC3V 0BG (company no. 01918744).