**OUR APPROACH** 

# Life Science Capabilities and Services

Risk Engineering Services



## Our Approach

### At Chubb we craft collaborative and economic solutions to meet our life science clients' risk management needs.

Our experience in providing insurance solutions to the life science sector enables our team to identify risk factors that impact your research and manufacturing operations. Our engineers provide best practice advice across a range of loss scenarios: whether that be how to protect your perishable property, how to avoid timely and costly contamination incidents or what to consider in new construction projects. We also provide both health and safety and product safety advice as well as guidance on contract risk management and protection from cyber-attack. Our vastly-experienced, global team ensure that we offer informed and practical solutions to a wide variety of risk exposures faced by our life science clients, in their local or multinational business operations.



#### Our expertise

- An internationally recognized group of experienced Property, Casualty and Business Interruption risk engineering professionals with multiple qualifications and accreditation
- Servicing built on a select blend of industry and technical expertise; business acumen; and a solutions orientated approach



#### **Risk Evaluation**

We gather and verify data on your business to ensure we fully understand the risks, the controls in place, and the likely causes and impact of losses.



#### Technical guidance based on:

- Comparisons of local and international risk management and loss prevention standards
- Emerging risk horizon scanning and actual loss histories
- Industry best practice expectations



#### Risk Management

Working closely with you, we develop solutions to reduce exposures and strengthen controls.



#### Risk Partnership

We provide additional services to meet mutually identified needs, including advice, training and bespoke projects. These partnership services complete Chubb's holistic risk engineering solution.

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## Client Benefits







Casualty

We insure life science organisations ranging from niche research and development operations to complex advanced technology manufacturers. We can tailor our Casualty risk related solutions to each client.

Our vast range of services include:

#### **Evaluation and review**

- Qualitative and quantitative assessment of risk management standards
- Review of claims defence capabilities
- Regulatory affairs guidance
- Product quality system analysis
- Product recall programmes analysis
- Liability claim history and trend analysis
- Product liability risk evaluation and advice
- Contract management exposure review

#### Training, guidance and support:

- Risk engineering programme management
- Development of best practice guidance documents
- Emerging risk bulletins
- Bespoke training seminars and workshops
- Expert technical support



Property

Our team of specialist Life Science risk engineers will provide you with solutions that meet your property risk exposures. Our deep knowledge of this sector enables us to create tailored solutions.

Our engineers have the specialist skills to offer a wide variety of added-value services:

#### **Evaluation and review**

- Corporate risk management standards evaluations and gap analysis
- Fire and security protection system review
- Major project guidance
- Fire and security protections impairment management
- Contamination guidance
- Laboratory protection review
- Perishable property controls
- Water damage protection
- Flood and Natural Catastrophe guidance
- Emerging risk controls

#### Training, guidance and support:

- Development of best practice guidance documents
- Emerging risk bulletins
- Training seminars and workshops
- Technical support
- Risk engineering programme management
- Claims analysis/lessons from losses

Whilst a major fire incident or a significant flood event could cause a very large property loss for a life science organisation, it is often the effect on turnover, research and perhaps reputation and investor confidence that has an even larger impact.

Even a relatively small contamination incident in a cleanroom can have long-lasting effects, with very considerable delays in a return to operation due to, for example, clear up, incident investigation, decontamination, re-fit and validation. Avoiding a loss incident is by far the best way to prevent a business continuity loss, but unfortunately adverse events can still occur.

**Business Continuity** 



Our life science team is here to try to help you avoid any loss incident. But we are also here to help you consider what might happen, what the effects on your organisation could be and how these risk exposures might be wholly or partially mitigated.



Our experienced team has extensive experience in completing business continuity reviews and supply chain analysis. In some circumstances we might even be able to guide you through desktop business continuity risk scenario exercises.



Cyber

The Life Science industry is a key target for cyber-attacks, with sensitive data, intellectual property and critical operations at risk. Our cyber security team serves as an essential resource for our Life Science clients.

#### Cyber:

Cyber security continues to prevail as a leading risk concern for all organisations. Cyber Insurance and associated risk controls are critical to countering the risk of Cyber attack, including from phishing, Malware, DDoS and ransomware, data breaches, and even erroneous coding and administration errors.

#### **Risk Engineering Services:**

Cyber-attacks can impact critical processes such as research, development (including clinical trials) and manufacture. Cyber incidents can also pose a risk to patient care, both from a direct risk of injury and from the release of sensitive health data.

Our Risk Engineering team understand the Cyber risks that Life Science companies face, and support Chubb insurance products with Industry leading services and advice.

#### Services include:

- Cyber assessment
- Review of contracts and SLA's
- Incident Response planning
- Post claims loss assessment and advice
- Cyber Security Posture review
- Cyber attack chain sessions.
- Market Intelligence and Surveillance.
- Best practices and guidelines
- Technical education



Account Management

We can support businesses to achieve their risk management ambitions.

Account Risk Management ensures more efficient and targeted investment into safety systems.

#### Account risk management services

- A dedicated Account Engineer to be your single point of contact
- A network of over 400 risk engineers across the globe carrying out on-site risk assessments and communicating with our clients' local sites to evidence and support risk improvement investment decisions
- Natural catastrophe mapping and accumulation analysis
- Business resilience analysis and supply chain risk evaluations
- Stewardship reports at end of each policy year to inform your investment decisions
- Access to "Risk Engineering Exchange" 24/7 from any location

#### Training, guidance and support:

- Development of best practice guidance documents and emerging risk bulletins to support your risk management policies
- Risk Consulting Library a single source for risk management best practice guidance
- Bespoke online training seminars and workshops



The Chubb Risk Engineering Exchange is an easy-to-use online tool that enables Chubb clients to improve and streamline their risk engineering operations and easily access Chubb's global team of experienced risk engineers.

The Chubb Risk Consulting Library was created with clients in mind. The library offers hundreds of risk management best practices and resources to help you mitigate or minimize the impact of a loss. Access the library anytime, anywhere – by computer, tablet, or phone.

#### **Key Capabilities**

- Manage all your risk engineering interactions with Chubb from a single hub
- Track recommendations, inspections, and actions by facility
- Access risk engineering recommendation reports
- Interact with Chubb's experienced team of risk engineers
- Tiered access for bespoke adaptability

#### **Features**

- Tailor your experience to keep your library experience focused via prompts to set preferences for Industry, Topic, Resource Type and Language.
- Each subject area page has a Spotlight section, highlighting resources most relevant right now. Items are feature based on news events, weather seasons and safety calendars.
- Navigation is easy. Enter a keyword into the search bar on the home page to find the information you need.
- We are here to help. Reach out to our team to ask a question of our experts or share your own content ideas.

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Resource Library



Our risk engineers are passionate about loss prevention. We've created the most advanced, collaborative, and interactive educational facility for the next generation of risk management. The Chubb Risk Engineering Center is a 14,000 square foot, state of the art, facility dedicated to expert training – fully equipped and staffed to deliver loss mitigation training.

The Chubb Risk Engineering Center introduces a more approachable way to learn risk mitigation with our Chubb training curriculum. This unique learning experience focuses on an interactive approach to learning. Our risk engineering specialists are deeply passionate about loss prevention, and sharing that knowledge makes loss reduction possible.

Risk Engineering Center

Cutting edge audio visual systems facilitating training sessions conducted all over the world

#### Global Knowledge & Application

The Chubb Risk Engineering Center provides cutting edge risk engineering learning and development solutions globally through direct and distance education. We recognize that staff, clients or business partners may be located all over the world. Our facility is equipped with modern audio visual systems, allowing training sessions to be attended live in person or viewed remotely from anywhere in the world.

#### **Innovative Solutions**

Chubb Risk Engineering Center

Innovation begins with people. People who are passionate about learning, solution oriented, professional and connected. Chubb's Risk Engineering team helps companies minimize losses — from sprinkler system testing to worker safety — through virtual class offerings.

#### Chubb Risk Engineering Center continued

Our extensive array of services and offerings are comprised of the following training & learning facilities:

#### **Property**

- Fire training facility sprinkler valve testing, sprinkler plan review, standpipe systems, warehouse fire protection, testing of pumps, engines and controllers, general fire protection
- Fire Detection and Fire alarms demonstration of many technologies such as: Ionization, Optical, Aspiration, Flame Detection, Heat Detection, etc.
- Demonstration of kitchen fire suppression systems
- Water damage training types of risks, recommendations Casualty

#### Casualty

- Slip / Trip / Fall examining different types of floor surfaces under varied conditions and evaluating the risks
- Products Liability
- Environmental Risks

#### **Worker Safety**

- Industrial hygiene
- Personal Protection Equipment
- Ergonomics Office and Industrial environments

#### **Equipment breakdown**

- Boiler
- Transformers
- Water Treatment
- Electrical panels
- Pressure vessels
- Air compressors
- Infrared/thermography testing

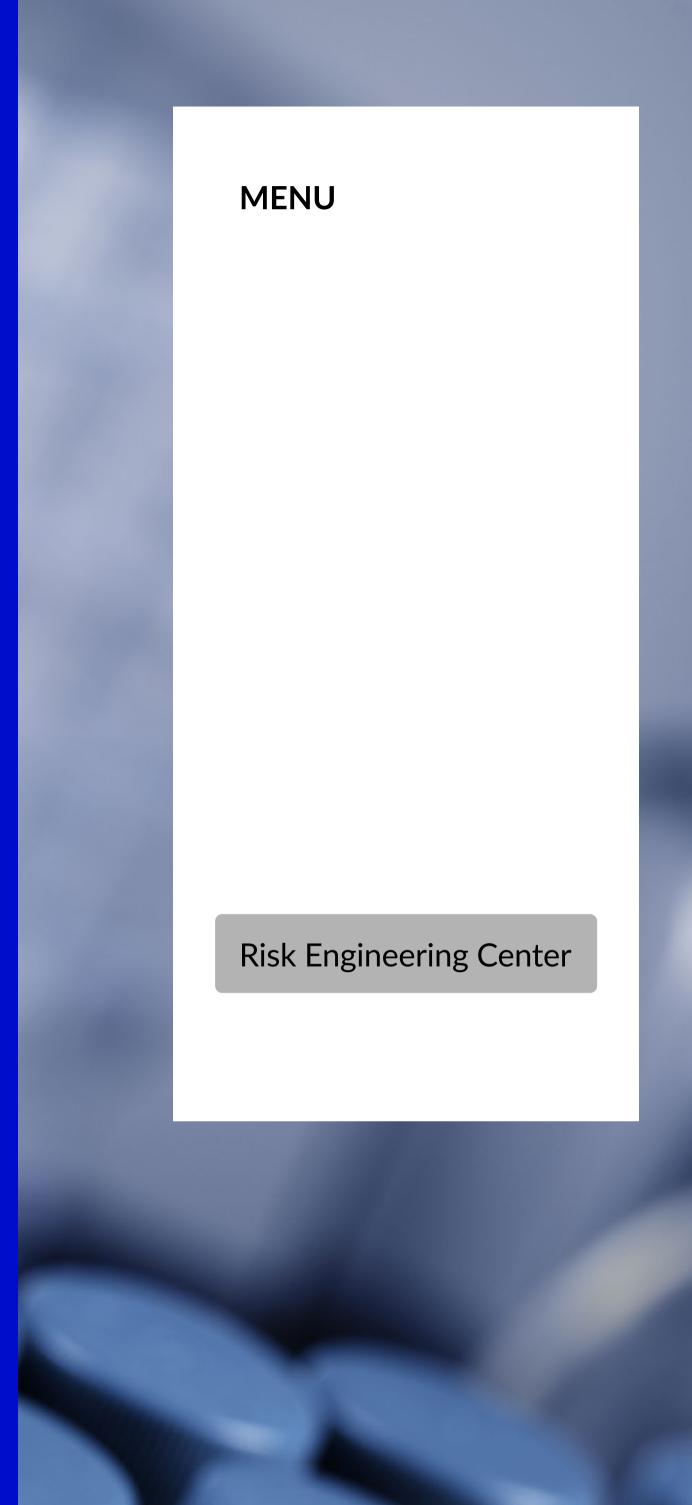
#### Auto

- Defensive Driving
- Fleet Safety

### 14,000 square foot one stop, state of the art, facility

#### **Contact Us**

For more information, contactcrec@chubb.com, or visit www.chubb.com/riskengineeringcenter





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