



Healthcare & Life Sciences

Healthcare is a constantly evolving industry. As regulations change it is important for businesses to offer competitive programs that maintain their bottom line. We combine significant experience with innovative ideas to develop cost-effective risk management, healthcare, and employee benefit programs aligned with the strategic and financial objectives of each client.

Types of Companies

- Acute-Care Hospitals
- Assisted Living
- Biotechnology
- Clinical Laboratories
- Contract Pharma Manufacturing
- Contract Research Organizations
- Dental Products
- Diagnostic Imaging
- Dialysis Services
- Disease Management
- Drug Development
- Durable Medical Equipment
- Emergency Services
- Health Care Staffing
- Home Care / Hospice
- Information Services
- Life Sciences Tools
- Long-Term Care
- Medical Devices and Products
- Medical / Surgical / Dental Supplies
- Nutraceuticals
- Physician Practice Management
- Psychiatric Hospitals / Management
- Specialty Managed Care
- Specialty Pharmacy Management
- Surgicenters / Rehabilitation

Key Risk & Insurance Components

- Insurance needs and key risks are broad and very specific to each specialty.
- **Professional Liability, Medical Malpractice, and Directors' and Officers' Liability** exposures are all very high.
- **Automobile Liability** is a high concern with emergency vehicles and transport of patients, officials, and visitors.
- **Workers' Compensation** exposure often comes from contact with patients and from infections or communicable diseases.
- Understanding and containing liabilities assumed under contract, as well as independent contractor agreements, are a high priority.
- **Business Income and Extra Expense** exposures are high as recovering from a loss could require a lengthy time to rebuild damaged facilities.