

## Life Sciences



### GETTING DOWN TO THE BUSINESS OF HEALTH

The life sciences market segment is growing alongside the human population it exists to study and protect. With that growth has come diversification and change. Today, the life sciences space encompasses businesses that not only manufacture and conduct clinical research on pharmaceuticals, nutraceuticals and medical devices but also those that modify, distribute and even retail these products. The insurance needs of business operations in this sector are varied and complex.

### WITH CHANGE COMES OPPORTUNITY

Adding to the complexity is the fact that an aging population, combined with rising rates of chronic disease and comorbidities, are fueling demand for pharmaceutical and medical device products even as pressure builds for companies to reduce costs. At the same time, younger generations are increasingly using advances in nutraceuticals and technology to engage in healthier lifestyles. Finally, the use of Big Data and genome research is changing how healthcare is managed and ultimately delivered. Business models and relationships, as well as the liabilities their operations bring forth, are changing. It's a dynamic time to be in the life sciences realm and opportunities abound.

### ETHOS IS THE RIGHT MEDICINE

Risks lurk in every corner of fast-changing markets. Retailers need a wholesaler who knows the nooks and crannies where potential threats can dwell. Life sciences are an increasingly important element of the healthcare industry, and healthcare is our sole focus at Ethos. That makes us the ideal partner for retail insurance agents interested in growing their life sciences client lists.

**Medical Device Manufacturers**

**Pharmaceutical and Biotech Companies**

**Nutraceuticals**

**Laboratories**

**Blood and Tissue Organizations**

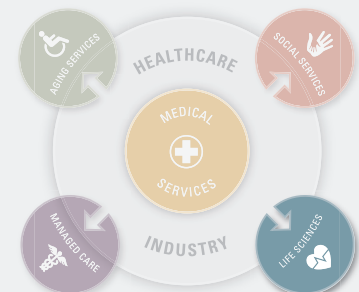
**Clinical Research Organizations**

**Site Management Organizations**

**Clinical Trial Investigators**

**Distributors, Repackagers, Relabelers**

**Pharmacies  
(including compounding)**



## CONTACT US

Call us at 425.216.2920 or visit [www.ethosinsurance.com](http://www.ethosinsurance.com).