

THE LIFE SCIENCES INDUSTRY

The experience to understand the life sciences industry. The strength and knowledge to manage its risks.



You provide innovative healthcare technology. We'll provide business insurance products and services to match.

With more than 40 years of experience in the healthcare industry, CNA is a trusted leader and one of the top five underwriters of healthcare professional liability insurance products and services for a wide spectrum of organizations. Through its Advanced Medical Technology business segment, CNA HealthPro is one of the largest U.S. insurers in the life sciences market. We offer extensive industry knowledge, valuable insight and core coverages tailored to meet the unique needs of your firm or organization. Insurance solutions are available to address a variety of needs, including those of highly specialized organizations through alternative liability insurance programs such as fronted programs, captive reinsurance arrangements and large self-insured retention programs.

An experienced approach to protecting your organization

Our dedicated CNA HealthPro underwriting team consists of professionals with an average of more than 15 years of experience. We draw upon this expertise as we work to understand the changing nature of our customers' business. By developing the tools and coverages that help protect their enterprise, we create customized programs tailored to meet the needs of:

- Clinical research and development firms performing clinical trials
- University-based medical centers and other independent facilities engaged in clinical trials
- Specialty pharmaceutical, generics and nutraceutical companies
- Biotechnology
- Medical device manufacturers
- Distributors and wholesalers of the above industry groups



The right coverages for complex healthcare businesses

Our products for the life sciences market are structured to provide a broad spectrum of protection for various aspects of each customer's business operations. We offer underwriting capabilities in all 50 states supported by a global presence to simplify our customers insurance programs.

Core Coverages:

- Products and Professional Liability
 - Surplus lines: Claims made, defense inside the limit, deductibles/SIR required
 - Primary and lead/low excess
 - U.S. coverage excess-DIC/DIL over local placements outside the U.S.
- Clinical Trials Liability
 - Domestic and foreign local admitted
- Property/Package/General Liability
- Commercial Automobile
- Umbrella/Excess Liability
- Workers' Compensation

Additional Coverages:

- Directors and Officers Liability
- Employment Practices Liability
- International Coverages
- Property
- Cyber Liability

A smart approach to managing risks

CNA is dedicated to helping life sciences organizations manage the financial cost of risks by preventing losses from occurring. Our nationwide staff of highly experienced risk control consultants is ready to create and provide programs that help identify and manage exposures across organizations, minimize risk and avoid costly disruption of operations. Our complimentary CNA HealthPro Risk Control materials are available online as a resource to help protect your business assets and ultimately, the bottom line.

CNA can help life sciences organizations:

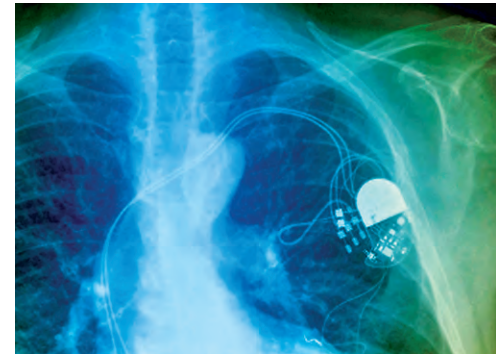
- Identify and assess potential liabilities
- Develop and implement preventive strategies
- Educate leadership team, management and staff members
- Understand the legal and regulatory environment
- Improve internal communications
- Create operational efficiencies

Risk control services include:

- Customized educational materials, such as newsletters and claim trend studies
- Detailed claim analyses
- Onsite assessments, including review of high-risk products, critical processes and manufacturing operations
- Organizational risk evaluations
- Telephone and e-mail support and consultation

Count on CNA claim service excellence when you need us most

CNA HealthPro claim staff is comprised of more than 100 professionals, averaging over 22 years of service in the industry—including a team dedicated to managing life sciences claims. With experience as attorneys, nurses and administrators, our dedicated life sciences claim team offers specialized support in high value, mass tort, and class action claims unique to this industry. It is well positioned to work with our policyholders to protect their interests when a claim arises. Our outside legal panel brings together nationally known defense attorneys with special expertise in mass tort and product liability claims, as well as knowledge of expert witnesses. We develop innovative claim management and legal strategies designed to achieve the best possible outcome for our insureds. Our goal is to facilitate a process that resolves even the most complex claims in a timely, fair and cost-efficient manner.



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CNA HealthPro — the right choice for the healthcare industry

For more than 100 years, CNA has been helping businesses maintain a higher level of performance by proactively managing their risk. With customized coverages and services for life sciences firms, we offer collateral lines capabilities to address the needs of large and small organizations across a variety of industries. From our more than \$50 billion in assets to our "A" rating for financial strength and solid industry reputation for risk control and claim management, when you want an experienced carrier dedicated to the health of life sciences organizations ...

we can show you more.SM



Business insurance you can feel good about. To learn more about our flexible, innovative approach to underwriting healthcare industry risks, visit www.cna.com/healthpro.