



Middle Market

Life Sciences

The field of life sciences is at the forefront of a rapidly evolving healthcare landscape. Whether an organization specializes in clinical research and development or manufactures medical devices and pharmaceuticals, we have a suite of coverages to meet their needs. We also support academic institutions and professional services companies with outsourced contract research and manufacturing operations. With more than 30 years serving the life sciences industry, CNA is focused on providing solutions for each specialization.

Core coverages

- CNA Paramount® with Life Sciences specific property coverages
- General Liability
- Commercial Automobile
- Umbrella Liability
- Workers' Compensation
- Products and Professional Liability:
 - Admitted and surplus lines product availability: Claims made, defense costs inside the limit
 - Primary and Excess
 - Worldwide coverage available
 - Product Withdrawal Expense
 - Mitigation Expenses
 - Personal and advertising injury coverage when arising from a clinical trial
 - Available limits of liability up to \$10 million in the aggregate for qualified and eligible insureds
- International locally admitted property and casualty coverage available in more than 150 countries
- International locally admitted Clinical Trials Liability

For more complex needs, we offer alternative risk insurance programs, such as large deductibles, self-insured retentions, captive reinsurance and group risk-sharing arrangements.

Broad underwriting appetite

In addition to our broad appetite for general business risks, CNA focuses on emerging and established companies in the life sciences industry. The breadth of our product portfolio enables CNA to provide customized insurance solutions for policyholders in all stages of company development.

Our underwriting appetite includes:

- Contract Manufacturing Organizations (CMOs)
- Contract Research Organizations (CROs)
- Medical Devices
- Nutraceuticals
- Pharmaceuticals
- Research & Development Companies (R&D)

Deep industry and product expertise

Insurance solutions from CNA are based on a deep understanding of our Life Sciences customers and their specializations. Your clients benefit from insurance coverages designed for their business and aligned with their goals.

Global Capabilities

Our vast international reach is rooted in a strong local presence. We support multinational organizations with complex local policy requirements through dedicated CNA Life Sciences teams in the U.S., Canada and Europe, 226 strategic business partners spanning 190 countries, and the state-of-the-art CNA ComPass™ technology platform that allows us to write and manage local admitted placements worldwide in real-time.

Dedicated Team of Claim Professionals

Life Sciences claims are highly complex, and an experienced team can make all the difference. With an average of 20 years of experience in resolving Life Sciences claims, our global team uses top legal talent, local jurisdictional knowledge and catastrophic Life Sciences expertise to provide superior support and achieve the greatest benefit for every policyholder.

Industry-Leading Risk Control Services

Our dedicated Risk Control team helps clients identify exposures before they become claims. Using cutting-edge technology and deep insurance expertise – including numerous specialized designations and industry certifications – CNA's Risk Control consultants offer systematic, sustainable solutions that can help companies mitigate risk and protect their bottom line.

About CNA

CNA is one of the largest U.S. commercial property and casualty insurance companies. We provide a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe, backed by more than 120 years of experience, an A+ rating for financial strength and approximately \$45 billion of assets.

For more information, please contact your local Life Sciences underwriter or visit cna.com/lifesciences.