



Middle Market | Canada

Life Sciences

The field of life sciences is at the forefront of a rapidly evolving healthcare landscape, fueled by innovation and the drive to improve the human experience. But pricing complexities, regulatory issues and competition pose significant challenges to firms with specialties ranging from clinical research and development to medical devices and pharmaceutical manufacturing.

CNA has provided insurance to life sciences companies for more than 30 years. Our broad product offerings and dedicated team help us deliver tailored coverage solutions and agile service to meet the rapidly changing needs of today's world. And, as one of the few carriers to offer Products and Professional Liability coverage, we are positioned to fully support the insurance needs of firms of all sizes on a multinational scale.

Our products

- General P&C coverages under our Oneworld+®
- 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 & 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 customized insurance solutions for policyholders in all stages of company development. Our underwriting appetite includes:

- Clinical Trials
- Contract Manufacturing Organizations
- Contract Research Organizations
- Medical Devices
- Nutraceuticals
- Pharmaceuticals
- Research & Development Companies

Deep industry and product expertise

Insurance solutions from CNA are based on a deep understanding of our Life Sciences policyholders 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 teams in Canada, the U.S. and Europe. And thanks to 226 strategic business partners spanning 150 countries and the state-of-the-art CNA ComPass™ technology platform, we can write and manage local admitted placements worldwide in real time.

Dedicated team of Claims 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.

Stability and financial strength

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 125 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

For more information, visit cnacanada.ca.