

Life Sciences Insurance Solutions



Protecting the Path from Discovery to Delivery

Behind every breakthrough is a long chain of potential risks: a clinical trial that succeeds, a supply chain that doesn't break, and a product that meets the highest standards for quality, safety, and regulatory compliance. CNA Life Sciences was built for that chain. With over 25 years of dedicated, specialized underwriting and reach in more than 150 countries, we give life sciences organizations the confidence to keep pushing science forward.



The CNA Difference

Deep industry expertise

Backed by 50 years in healthcare, 25 years in Life Sciences, and with a team of 40 specialized underwriters, we bring industry insight to every account.

Global reach, local insight

Local admitted clinical trial coverage in 30+ countries and the ability to accommodate U.S. involvement, meeting the demands of a highly global sector.

Coverage for emerging risks

Broad, flexible coverage with fewer exclusions, including robust Products Liability and E&O protection.



Risk Appetite

- Biotechnology
- Pharmaceuticals
- Medical devices and instrument manufacturing
- Nutraceuticals
- Contract research organizations (CROs)
- Contract manufacturing
- Research and development
- Clinical trials — domestic, U.S. exposure, and international
- Distributors of life sciences products
- Academic institutions
- Institutional review, data safety monitoring and observational review boards
- R&D-intensive organizations
- Growth-stage life sciences companies with global expansion



Life Sciences Coverage

CNA's Life Sciences solutions are built for organizations advancing research, development and innovation, offering specialized protection, global capabilities and deep industry expertise, with capacity up to \$10 million for qualified and eligible risks.

Our Financial Strength

- AM Best A+ (Superior) Global Financial Strength Rating
- Standard & Poor's: A+ (Strong) with stable outlook
- Moody's: A2 with a positive outlook

Key Coverage Features

- Products and Professional Liability:
 - Admitted and surplus lines product availability in the U.S.: Claims made, defense costs inside the limit.
 - Primary and excess.
 - Worldwide coverage available.
 - 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.
- Clinical trials liability available in 30+ countries.
- International locally admitted property and casualty coverage available in more than 150 countries.
- U.S. locally admitted property and casualty coverage available.
- Oneworld+TM with Life Sciences specific property coverages

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



Risk Control

First in the industry to be independently recognized by Underwriters Laboratories, a global leader in safety science, for Risk Engineering excellence.



Claims Expertise

Dedicated Life Sciences claims specialists deliver proactive support for complex product, clinical trials, and professional liability claims.



International

Targeted clinical risk identification and mitigation strategies, supported by CNA's global capabilities for local and international operations.



Learn more about CNA's Life Sciences capabilities.

[Learn more](#)