The Hartford Success Stories
Life Sciences

Flexible Life Sciences Elite

The Hartford Life Sciences Elite is a next- generation integrated offering that combines four critical coverages – product and professional liability, human clinical trial liability, errors and omissions liability and cyber liability – in one form to help address gaps between different exposures.

Coverage tailored to the unique risks of scientific discovery.

Life science businesses have unique risks and coverage needs. That's why we offer a breadth of products and services for your life science clients at every stage in their development.

One of the broadest appetites in the industry.

We focus on anything that the Food and Drug Administration (FDA) regulates, except for conventional food and tobacco. This includes companies who service and support FDA regulated business, such as clinical research organizations, ingredient suppliers and component manufacturers.

Take a look at some of our most recent successes.

Industry Sector	Lines Written	Premium	Why We Won
Clinical Trial Supply Chain Management	The Hartford Life Sciences Elite℠ (Products Liability/E&O), Property, General Liability, Auto, Umbrella, Multinational	$190K	• New Life Sciences Elite product helped to address gaps between different exposures • Multinational capabilities
Medical Device Contract Manufacturer	Life Sciences Elite (Products Liability/E&O), Multinational	$250K	• Ability to address insured's coverage needs with Life Sciences Elite • Competitive pricing, terms and conditions
Generic Pharmaceutical Manufacturer	Life Sciences Elite (Products Liability/E&O), Property, Premises Liability, Auto, Workers' Compensation, Umbrella	$220K	• All-lines solution, including ability to offer manufacturer defect coverage
Spinal Implant Manufacturer	Life Sciences Elite (Products Liability/E&O)	$264K	• Industry expertise • Benefits of industry-specific coverages
Biomedical and Genomic Research Center	Life Sciences Elite (Products Liability/E&O), General Liability, Auto, Workers' Compensation, Multinational, Large Property, International	$910K	• Industry expertise • Ability to provide all-lines solution • Large Property and Multinational capabilities

The Hartford

Industry Sector	Lines Written	Premium	Why We Won
Nutraceutical Manufacturer	Life Sciences Elite (Products & Professional Liability/E&O), Property, General Liability, Auto, Umbrella, Excess, International	$350K	• Ability to address gaps between different exposures with an all-lines solution and new Life Sciences Elite product • Industry-specific risk engineering capabilities and service
Pharmaceutical Manufacturer	Property, General Liability, Auto, Workers' Compensation, Umbrella, Excess Products, Multinational	$150K	• Provided flexible property coverage options for their supply chain
Diagnostic Testing	Property, General Liability, Auto, Workers' Compensation, Umbrella, Multinational	$630K	• Differentiated service offering of a dedicated Claims Advisor for a customer actively invested in risk management
Life Science Service Provider	Life Sciences Elite (Products & Professional Liability/E&O), Property, General Liability, Auto, Workers' Compensation, Umbrella	$1.3M	• Ability to quote all lines of business with one carrier • Industry expertise shown by the underwriting and Life Science leadership teams • Life Science products capabilities and capacity availability

Multinational Choice

The Hartford's Multinational Choice offers a spectrum of coverage options in more than 220 countries. It's backed by the Global Online Portal, an award-winning, cutting-edge, cloud- based network management and engagement platform.

Comprehensive product offerings

Offer your clients a total account solution by combining our Life Sciences Elite with property, premise liability, automobile, umbrella, workers' compensation, crime and inland marine.

Advance your life sciences business.

Speak with your local underwriter or visit TheHartford.com/LS

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