

# International Life Sciences



## Your Underwriting Team



**Marcos Perez**  
Head of Life Sciences

Marcos leads the International Life Science team in London. He has over 25 years of experience in the Life Sciences industry and is an established leader in both USA and London markets.

**USA: +1(267)-234-9894**

**UK: 44 (0) 20 7220 6909**

**[marcos.perez@thehartford.com](mailto:marcos.perez@thehartford.com)**



**Max Bell**  
Senior Underwriter

Max brings 8+ years of experience in Life Sciences Underwriting within the UK Company market and Lloyd's market. Max is the Senior Underwriter working closely with our partner brokers and is responsible in supporting the development and growth of the Life Sciences book within London.

**UK: 44 (0) 20 7220 6954**

**[max.bell@thehartford.com](mailto:max.bell@thehartford.com)**



**Bushra Hussain**  
Underwriter

Bushra has 2 years of experience underwriting Life Sciences risks and underwrites all classes of business within the segment.

**UK: 44 20 7220 3978**

**[bushra.hussain@thehartford.com](mailto:bushra.hussain@thehartford.com)**

These talented underwriters are a part of the growing International Casualty team, made up of General Liability, Environmental and Life Sciences.

## About The Hartford & Syndicate 1221

With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, employee benefits and mutual funds.

- The Hartford's Lloyd's of London Syndicate 1221 provides insurance solutions for businesses requiring specialty coverages or facing complex, hard-to-place risks.
- In 2023, the International division generated \$520M GWP with approximately 90% of the business written through Syndicate 1221.
- Syndicate 1221 has been recognised as an "outperforming" Syndicate by Lloyd's, contributing approximately 1% of the total Lloyd's marketplace.
- Independently ranked by brokers as a Top Underwriting Performer in the London Market in 2025 by Gracechurch!



“The Hartford's Life Sciences team is stronger than ever. Our deep specialisation across a variety of industries allows you to customise innovative product and service solutions to address the complex risks that clients face.”

– Marcos Perez  
Head of Life Sciences



## About The Hartford & Syndicate 1221

<b>Customised Offerings</b> >	<ul style="list-style-type: none"><li>• Helps protect against design and manufacturing flaws by paying covered financial damage from negligence in the design or manufacture of a product or work</li><li>• Human Clinical Trials coverage, separately or in combination with Products Liability</li><li>• Locally admitted policies including Human Clinical Trials in countries where authorised</li></ul>
<b>Limits of Liability Offered</b> >	<ul style="list-style-type: none"><li>• For non-USA domiciled risk, we can offer up to USD/CAD/AUD/EURO/GBP 25M primary or excess of loss liability</li><li>• For USA domiciled risk, we can offer up to USD/CAD/AUD/EURO/GBP 15M primary or excess of loss liability (additional USD 15M capacity can be available through The Hartford in the USA)</li></ul>
<b>Geographic Reach</b> >	Worldwide offering in over 200 countries
<b>Lines of Business</b> >	<ul style="list-style-type: none"><li>• Products/Completed Operations Liability</li><li>• Public Liability</li><li>• Human Clinical Trials Liability</li><li>• Errors &amp; Omissions Liability from wrongful acts</li><li>• UK Employers' Liability</li><li>• Excess of Loss – Excess Follow Form Liability</li></ul>

# The Hartford's Life Sciences Appetite

## TIER 1: ●

### Target Appetite

- Contract Service Providers
- Distributors of Pharmaceuticals/Medical Devices/Biotechnology/Dietary Supplements
- Pharmaceuticals
- Medical Devices
- Biotechnology
- Medical Research Institutions and Laboratories
- Dietary Supplements

## TIER 2: ●

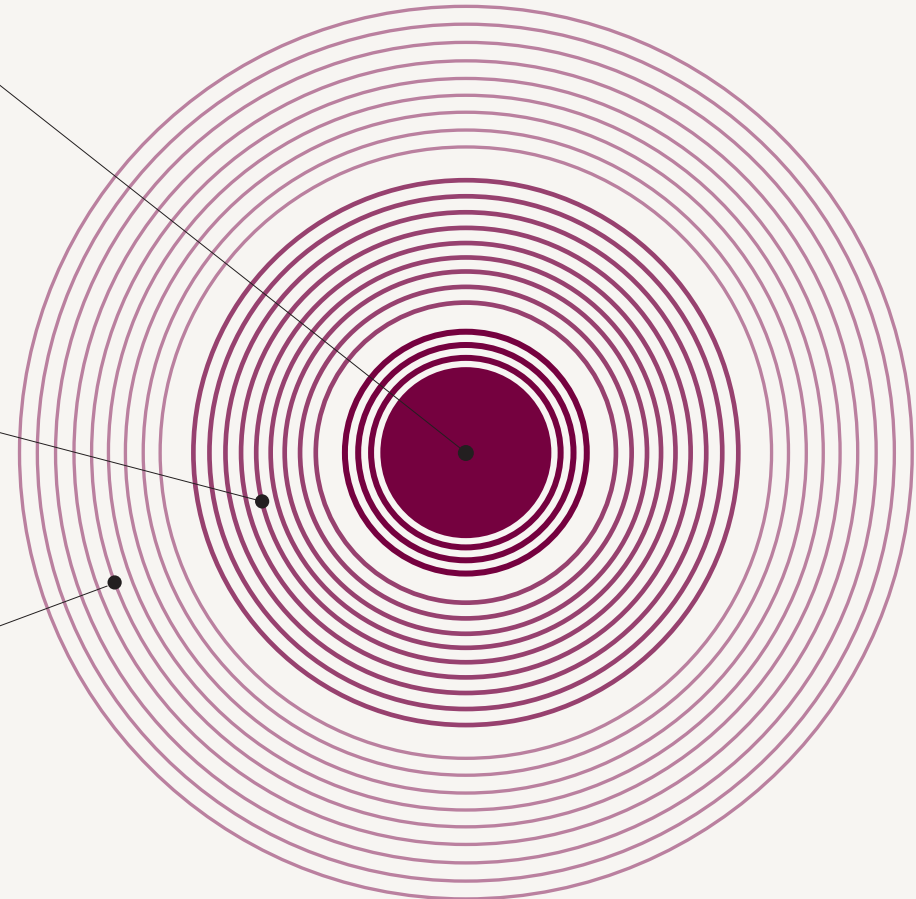
### Desired Appetite

- Medical Consumer Products
- Veterinary Products (no feed)
- Medical Food
- Pharmacy Compounding (bulk)

## TIER 3: ●

### Open to Consideration Appetite

- Cosmetics
- Durable Medical Equipment
- Leasing, Repair & Maintenance of Medical Products
- Software Manufacturer
- Veterinary Products (feed)



## International Growth

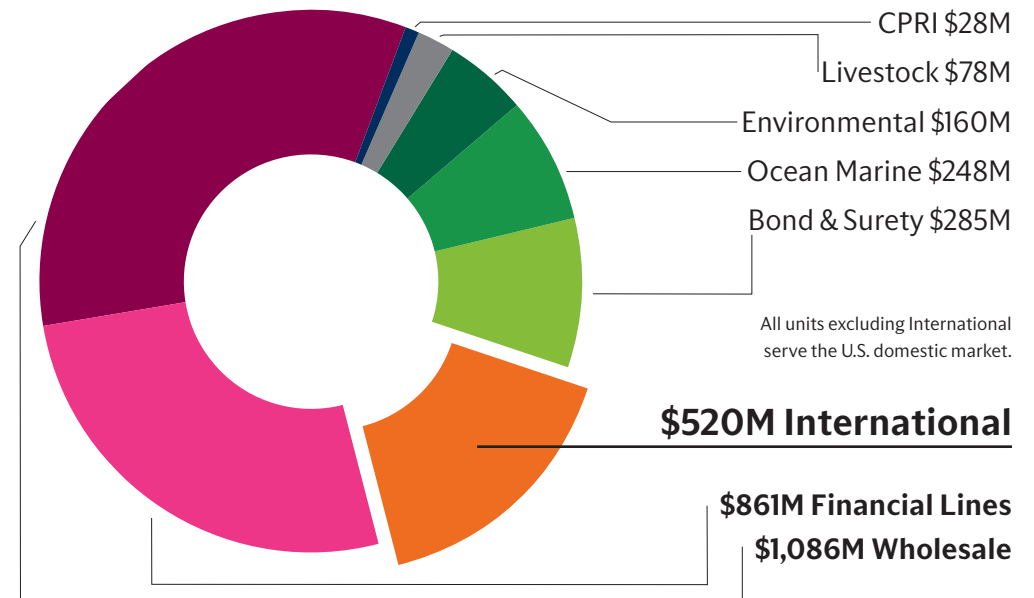
The International organisation is well positioned with significant headroom for growth across all business lines.

- 2023 GWP: **\$520M**
- Strong underwriting performance with **2023 COR 88%** and **AY ROE +15%**
- Broker Net Promoter Score (NPS) of **47**
- Offices in **London, Miami, Hong Kong, Shanghai, and Singapore**

International specialty insurer celebrated for financial performance, character and customer value that:

- Prioritises **Underwriting Excellence**
- Advances **Digital, Data & Technology**
- Delivers a **Notable Broker and Customer Experience**
- Attracts **Leading Talent**

## Global Specialty 2023 GWP



## International Business Divisions

### Marine & Energy

- First Party: Cargo, Specie
- Upstream Energy
- Third Party: Marine Liability, Energy Liability, Transport

### Political Risk

- Political Violence & Terrorism
- Credit and Political Risk

### Financial Lines

- Commercial Directors & Officers
- Errors & Omissions
- Financial Institutions

### Casualty

- General Liability
- Environmental
- Life Sciences



# International Claims



**Nick Doyle**  
*Head of Claims*

**Count on us**

With personnel set across the world, our claims professionals within The Hartford's International Claims team have the resources and specialised knowledge to help deliver the strongest outcomes on even the most complex or unique claims.

We value your time and strive to provide you a process with speed and ease. Our specialists communicate effectively with you to analyse claims, address loss drivers and develop tailored solutions to help lower costs.



**Claims: Key Differentiators**

<b>Team</b>	>	<ul style="list-style-type: none"><li>• 26 members across 4 offices worldwide including Claims Operations.</li><li>• A dedicated Casualty team.</li><li>• 200+ years of helping customers restore their lives.</li></ul>
<b>Quality Service</b>	>	<ul style="list-style-type: none"><li>• Email or phone call response within 24 hours.</li><li>• Market electronic claims system SLA of 3 days for initial advices, interims and settlement.</li></ul>
<b>Expertise</b>	>	<ul style="list-style-type: none"><li>• Our team works on numerous commercial specialty claims, organized in the following: Financial Lines, Casualty, Marine &amp; Energy and Political Risks.</li><li>• The team has led complex losses in conflict jurisdictions with significant quantum.</li></ul>
<b>Award Winning</b>	>	<ul style="list-style-type: none"><li>• The Hartford Claims team provides a top-level claims service through our technical expertise and speed of response.</li><li>• Top Quartile Performing Insurer by Gracechurch. The team demonstrates strength and due diligence in quality of service and technical knowledge.</li></ul>

## Why The Hartford?

We're ready to help you meet global challenges and prevail – wherever you conduct business.

### Proven Reputation

For 200+ years, The Hartford has been delivering on our promises. We've been named one of the "World's Most Ethical Companies" by the Ethisphere Institute sixteen times.<sup>2</sup>

### Financial Strength

A+ ratings from both A.M. Best and S&P for Hartford Fire Insurance Company and Navigators Insurance Company.<sup>3</sup>

### In-house Resources

With access to skilled in-house risk engineer consultants, a dedicated team of claims professionals, and country and credit analysis capabilities, we can provide partners and their clients with valuable services that round out the coverage.

### Scale of Enterprise

The Hartford has approximately 18,700 employees across the world.



Learn more about The Hartford's International Life Sciences solutions at [TheHartford.com/London](https://TheHartford.com/London)



<sup>1</sup> Gracechurch 2025 Award

<sup>2</sup> "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

<sup>3</sup> Hartford Fire Insurance Company and Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's, Navigators Insurance Company ratings are on stable outlook at A.M. Best and Standard and Poor's. All product information is as of March 2025. Coverage is underwritten by Hartford Underwriting Agency Limited for and on behalf of Hartford Syndicate 1221 at Lloyd's (trading as 'The Hartford'). The Hartford Syndicate 1221. Registered in England and Wales under company number: 01280715.

<sup>4</sup> Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

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This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail.

Underwriting coverage is subject to the language of the policy as issued. Products may not be available in all countries or localities and policy features may vary by country or locality. Please consult your insurance broker and review the policy for coverage limitations, restrictions, exclusions, terms and conditions.

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