Enterprise Appetite Guide: Life Sciences

Our integrated approach connects you with specialized underwriters and sales representatives who collaborate to place business based on each client's size, complexity, and needs. This streamlined model helps align the right experience to the right opportunity from the start.
This guide reflects our general underwriting appetite. All accounts are subject to individual underwriting review and acceptance.

		Property	General Liability	Worker's Comp.	Auto	Umbrella	Business Owner's Policy	D&O	Cargo	Cyber	Environmental	Prof/E&O	Allied Health Professional	Multinational	Political Risk
Life Sciences	Biologic Drugs and Vaccines	✔	✔	✔	✔	✔	o	o	o	✔	✔	✔	✔	✔	✔
	Medical Product Contract Research and Development	✔	✔	✔	✔	✔	✔	o	x	✔	✔	✔	✔	✔	✔
	Dental Equipment and Consumables	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
	Active Pharmaceutical Ingredients and Excipients	o	o	o	o	o	o	o	o	✔	o	✔	✔	o	✔
	Electrical Therapeutic Medial Devices	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
	Diagnostic Reagents and Agents (Internal/External)	✔	✔	✔	✔	✔	o	o	o	✔	✔	✔	✔	✔	✔
	Healthcare Equipment and Supplies	✔	✔	✔	✔	o	✔	✔	✔	✔	✔	✔	✔	✔	✔
	Drug Ingredients and Botanicals	✔	✔	✔	✔	✔	o	o	o	✔	✔	✔	✔	✔	✔
	Orthopedic Prosthetic Surgical Supplies	✔	✔	✔	✔	✔	✔	o	✔	✔	✔	✔	✔	✔	✔

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Beauty and Personal Care Products	O	O	O	✔	O	O	O	O	O	O	✔	O	O	✔
Finished Pharmaceutical Drug Products	✔	✔	✔	✔	✔	O	O	O	✔	✔	✔	✔	✔	✔
Medical Services Equipment and Supplies	X	X	X	X	X	X	✔	✔	✔	✔	✔	✔	✔	✔
Surgical Instruments and Devices	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
Medical Laboratory Testing Services	✔	✔	✔	✔	✔	✔	O	O	✔	✔	✔	✔	✔	✔
X-Ray Imaging Equipment	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔

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Contact your local underwriter or visit **TheHartford.com/life-science-solutions**

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