

# INTELLECTUAL PROPERTY – LIFE SCIENCES

## Risk Appetite Overview

SUBSEGMENT	EXAMPLE PRODUCT & SERVICE TYPES	
MedTech	Class 1, 2 and 3 Medical Devices	●
	Diagnostics	●
	Durable Medical Equipment	●
	Implants/Non-Implants	●
Pharmaceuticals*	Biologics	●
	Biosimilars	●
	Generic OTC Drugs	●
	Generic Rx	●
	New Chemical Entities	●
	New Formulations	●
Nutraceuticals (Dietary Supplements)	Standalone or proprietary blends of:	
	■ Amino Acids	●
	■ Herbs	●
	■ Minerals	●
	■ Vitamins	●
Biotechnology	Clinical/Test Services	●
	Laboratory Equipment	●
	Platform Technology for Drug Production	●
	Research Use Only Reagents & Assays	●

\*No coverage for Hatch-Waxman, Biologics Price Competition and Innovation Act (BPCIA), or foreign equivalent litigation.

## Other Considerations

Some products may not fall neatly into these categories such as:

- API Manufacturers
- Component/Sub-Assemblers
- Non-Owners (e.g. contract manufacturers, labelers/re-labelers, packagers/re-packagers)

In these cases, areas that are typically out of appetite, may still be considered. So, please talk with your broker if there are areas of ambiguity, and they will work with us to seek clarity.

## Maximum Line Size

Any One Risk  
**US\$20m**

## Underwriting Platforms

Arch Insurance (UK) Limited  
Arch Insurance (EU) Dac  
Lloyd's Syndicates (2012 & 1955)  
Lloyd's Insurance Company (Brussels)

†A prospective insured's ownership and control of its products, its operational activities relating to its products, or the stage of product development may modify its IP risk exposure and our risk appetite.

## LIFE SCIENCES SUBSEGMENTS

At Arch, we view Life Sciences in four general subsegments:

### MedTech:

Primarily medical devices, which range from tongue suppressors to orthopedic implants to pacemakers.

### Pharmaceuticals\*:

- **Biologics:** large, complex molecules (e.g., an injectable protein).
- **Biosimilars:** a biosimilar drug to the innovator's referenced biologic.
- **Generic OTC Drugs:** small molecule drugs that have existed for a long time, which have been assigned a "monograph" for their labeling.
- **Generic Rx:** generic small molecule drugs that are bioequivalent to the original (referenced) drug, which require a prescription.
- **New Chemical Entities:** novel, small molecule drugs.
- **New Formulations:** often a well-known small molecule to form an enhanced version of the product (e.g., an extended-release tablet).

### Nutraceuticals (Dietary Supplements):

Products such as amino acids, herbs, minerals and vitamins that supplement health. They are regulated under the umbrella of "food" by the FDA.

### Biotechnology:

Products and services that are not FDA regulated as a drug, medical device, or dietary supplement. This ranges from simple laboratory supplies such as plasticware and pipettors to cell imaging equipment to nucleic acid purification and analysis services.

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### KEY CONTACT

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## Pursuing Better Together®

Pursuing Better Together encapsulates how we always aspire to do business at Arch Insurance.

It is an approach that is based on collaboration, responsiveness and a genuine commitment to continually raising the bar.

It is our promise to our brokers, colleagues and other partners to:

- Listen, share insights and work together to deliver informed solutions.
- Build trusting, respectful and responsive relationships.
- Understand your goals and explore possibilities together.

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