

Disclosure Statement

February 1, 2021

To whom it may concern:

For the submission of "Insurance Design and Pharmaceutical Innovation," I have no relevant or material financial interests that relate to the research described in the paper.

This paper does not require IRB approval as it does not involve human subjects.

Sincerely,

A handwritten signature in black ink, appearing to read 'Soomi Kim', with a horizontal line extending to the right.

Soomi Kim
Massachusetts Institute of Technology