

Disclosure Statement

February 1, 2021

To whom it may concern:

For the submission of “Insurance Design and Pharmaceutical Innovation”, I have nothing to disclose with respect to the journal’s Submission Guidelines and Disclosure Principles.

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

Sincerely,

A handwritten signature in black ink, appearing to read 'Danielle Li', with a stylized, cursive script.

Danielle Li
Massachusetts Institute of Technology