

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 "Leila Agha". The signature is fluid and cursive, with a long horizontal stroke at the end.

Leila Agha
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