



# Global Product Guide

## ABOUT ALLIED WORLD

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

## ABOUT FAIRFAX FINANCIAL HOLDINGS

- \$64B in Total Assets
- \$24B in Capital
- \$18B of Shareholders' Equity
- \$16B Gross Premiums Written
- 7th Largest North America RE/Insurer with a Strong Global Reach
- 12,000 Employees Strong
- Operations Spanning 24 Global Brands
- Allied World and its subsidiaries are now subsidiaries of Fairfax Financial Holdings Limited

*Information as of 12.31.18. Gross Premiums Written on trailing twelve months basis.*



Expanding Our Footprint One Customer at a Time

## OUR FOOTPRINT

- 26 Global RE/insurance Divisions
- 21 Offices Worldwide
- Over 1,400 Relationship-focused Employees Worldwide
- 37,000+ large account, middle-market, SME insurance policyholders and cedents worldwide
- Established in 2001

## OUR DIFFERENCE

**Commercial Spirit**  
**Consistent approach**  
**Focused**  
**Relationship-centric**  
**Disciplined**

*This information represents the combined results of Allied World Assurance Company Holdings, Ltd and all of its global subsidiaries.*

# OUR CLAIMS PERFORMANCE

## OUR NUMBERS SPEAK FOR THEMSELVES...

The claims process is important, and Allied World takes great pride in providing policyholders with proactive and open dialogue during the entire claims-handling process. When it comes to our proven claims track record, we like our numbers to speak for themselves.

**\$11.5 BILLION** TOTAL CLAIMS PAID BY ALLIED WORLD SINCE ITS INCEPTION\*

**99.9%**

CLAIMS RESOLVED WITHOUT A COVERAGE DISPUTE

*Claims are handled on a case-by-case basis.  
Past performance is not a guarantee of future results.*

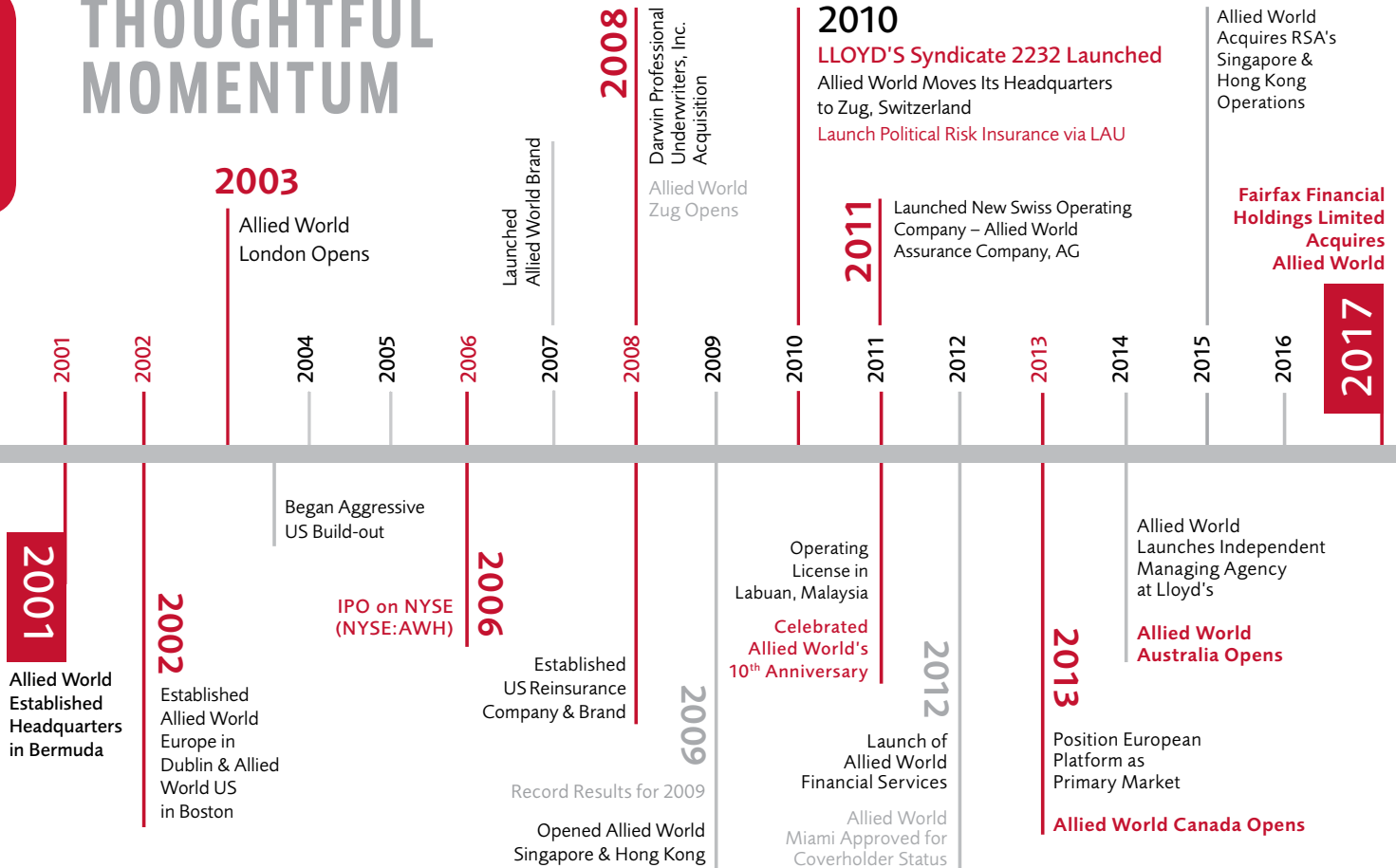
**9** OUT OF **10**

CUSTOMERS RESPONDING TO OUR 2017 SATISFACTION SURVEY ARE "LIKELY TO EXTREMELY LIKELY" TO RECOMMEND ALLIED WORLD TO A FRIEND OR COLLEAGUE BASED ON THEIR CLAIM EXPERIENCE

*\*Inception through December 31, 2018.  
Results do not include former RSA claims.*



# THOUGHTFUL MOMENTUM



**ASIA-PACIFIC**  
PLATFORM



# ASIA-PACIFIC

## PRODUCT INFORMATION

### **Consumer Lines**

- Accident & Health
- Home
- Motor
- Other Personal Lines

### **SME Lines**

- SME Package

### **Specialty Lines**

- Construction & Engineering
- Environmental
- General Casualty
- General Property
- Healthcare Liability
- Management Liability
- Marine
- Power
- Professional Liability
- Political Risk

# PRODUCTS

## CONSUMER LINES



## CONSUMER CAPABILITIES

Asia-Pacific is a core part of Allied World's long-term strategy and we continue to seek profitable growth opportunities in this fast-developing region. Allied World will continue to invest in and build our business across consumer, SME and specialty lines, working closely with our international and local broker, affinity and agency partners.



### **Allied World is now able to offer a full spectrum of commercial, SME and consumer lines solutions spanning:**

- Commercial Motor
- Contractors' All Risk/Erection All Risk
- Employee Compensation (Hong Kong)
- Health
- Home
- Marine Cargo & Transit Liability
- Personal Accident
- Personal Motor
- Public and Product Liability
- Travel
- Work Injury Compensation (Singapore)

### **A Demonstrated Track Record of Affinity and White Label Business**

Allied World has resources in Affinity and White Label general insurance partnerships. We are committed to growing our Affinity business and have a track record of working collaboratively with our partners to develop end-to-end customer value propositions spanning underwriting, product development, service, operations, IT and claims.

### **Global Strength, Local Expertise**

With over 350 employees in our Hong Kong, Malaysia, Singapore and Sydney offices, our teams on the ground have extensive local market knowledge, complemented by Allied World's global strength and expertise.



# ACCIDENT & HEALTH

## KEY COVERAGE

- Accident Death & Disablement
- Amateur Sports Covered
- Full Terrorism
- Hospital Allowance
- Maternity Cover
- Medical Expenses
- Non-Discriminative Coverage
- Passenger on Commercial Flight/  
Private Jet
- Passive War Cover

## TARGET / INDUSTRY / SECTORS

- Artist / Media / Performance
- Education Institutions
- Event Organizers
- Film Production
- Financial Institutions
- Headquarters / Regional Offices
- High-Tech / Cyber Companies
- Multi-National Companies
- Non-Profit Organisations
- Professionals
- Public Utilities
- Small-Medium Enterprises (SME)
- Social Media
- Telecommunications
- Tourism

## PRODUCTS

We offer coverage of a full range of Personal Accident and Travel products, including:

- Personal Accident
  - Corporate, Individual, Family
  - Event/Short-term cover
  - Artist/Media/Performance
- Travel
  - Single Trip, Annual
  - Corporate Business Travel
  - Study Tour
  - Study Abroad Protection
  - China Travel

## UNDERWRITING STRATEGY

- Clear-cut protection for employees, customers, individuals and families through our underwriting expertise
- Tailor-made solutions for target sectors/ business partners
- Bring to market products that are innovative, featured and value-adding
- Electronic solutions for off-the-shelf products

# HOME

## TARGET SEGMENTS

In both Hong Kong and Singapore, our comprehensive coverage is suitable for different customer needs, in particular:

- Landlords – where the cost of rebuilding the home is most important
- Tenants – where protecting and replacing the belongings of the tenant is most important
- Homeowners – where any household item will require protection from insurers

## CLAIMS SERVICES YOU CAN TRUST

We understand fast response is vital when experiencing loss or damage to your important assets, therefore:

- Claims are directly handled by independent loss adjusters
- Claims hotline available 7 days a week
- Home assistance hotline available 24/7

## SPECIAL FEATURES

We have expanded our offerings to form different levels of coverage, to cater for different needs and budget for individual.

Our home insurance has the following features:

- Comprehensive and basic coverage options for different budget needs
- Coverage on buildings including renovation, interior structure, fixtures and fittings
- Special valuable items that require high sum insured protection
- Worldwide coverage on contents, including personal effects, portable electronic devices, pedal cycles and valuables
- Personal accident and personal liability
- Emergency entry by authorisation in case of life threatening situation

# MOTOR

## PRODUCT OFFERINGS

We provide a full range of motor insurance products, aiming to provide relevant cover that fits around our customer's lives and business. Years of experience in the local market, combined with advanced rating technologies, enable us to offer comprehensive, third party, fire and theft motor premium coverage tailored to individual levels of risk. Our list of motor products is as follows:

- Commercial individual motor insurance
- Inward reinsurance
- Motor Cycle motor insurance
- Motor Trade motor insurance
- Private individual motor insurance
- Special Vehicles

## MOTOR FLEET PROPOSITIONS

We have expanded our offerings to form individual or corporate fleet insurance, to cover the management and control of client vehicle operation under one policy. For sizeable fleet policies, we go beyond providing coverage, pushing to prevent problems and anticipate needs. Our motor fleet propositions are as follows:

- Conduct risk management survey in assisting clients to identify operation and behavior risks in the business operation model
- Provide recommendations in improving risk management practices to reduce claims costs, and achieve savings on future premiums
- Provide quarterly monitoring reports to increase visibility for the clients to assess their fleet performance
- Ensure proactive claims management, with 24/7 adjustor contacts for claims notification

# OTHER PERSONAL LINES

## TERRITORIES

- Hong Kong
  - Golf
  - Loss of employment
  - Maid
  - Pet
  - Wedding
- Singapore
  - Golf
  - Loss of employment
  - Maid
  - Wedding

## UNDERWRITING STRATEGY

- Introduce products that are innovative, comprehensive and add-value
- Easy to understand protection for customers
- Tailor-made solutions for target sectors/ business partners
- Electronic solutions for off-the-shelf products.

## TARGET DISTRIBUTIONS/ CUSTOMER GROUPS

- General Mass Market
- Non-Profit Organisations
- Online Purchase
- Professionals
- Public Utilities
- Social Media

# PRODUCTS

## SME LINES

(Small and Medium Enterprise)



# SME PACKAGE

Allied World offers Small and Medium Enterprise (SME) business packages designed to cover insurance needs for different types of business and trades across a wide range of industry segments. Our proposition is quite simply based around understanding what our customers want, developing a tailored solution, and then delivering it at the highest quality.

Our packages provide different types of coverage which are listed below:

- Burglary
- Employee Compensation (Hong Kong)
- Group Personal Accident
- Money
- Plate Glass
- Property All Risks
- Public Liability
- Work Injury Compensation (Singapore)

Our flexible approach allows businesses to obtain comprehensive insurance coverages and solutions to fit business requirements with ease. For our business partners, whether they are intermediaries or affinity partners, Allied World has the ability to create tailor-made SME package products and provide unique and bespoke insurance offerings for preferred target segments and industries. In particular, we provide specific comprehensive renovation insurance cover for contractor, business owners and/or homeowners, to cover project types such as interior decoration, renovation, repair, and minor installation work so that if the unexpected happens, our customers would have sufficient protection against losses.



# PRODUCTS

## SPECIALTY LINES



# CONSTRUCTION & ENGINEERING

## KEY COVERAGE

- Contractors All Risks
- Erection All Risks
- Third Party Liability (TPL) in conjunction with C/EAR cover
- Advance Loss of Profit (ALoP) in conjunction with C/EAR cover
- Contractors Plant and Machinery (CPM)/ Contractors Plant and Equipment (CPE) in conjunction with C/EAR cover
- Operational cover in conjunction with CAR/EAR
- Bespoke coverage solutions

## TARGET CLASSES

### Contractors All Risks (CAR) – Civil works

- Dams, canals and irrigation
- Harbour construction/wet work
- Infrastructure
- Mining
- Pipelines and storage tanks
- Power transmission and distribution
- Roadways, bridges, railways and tunnels
- Telecommunications networks
- Water and wastewater distribution

### Contractors All Risks – Building construction

- Commercial
- Government
- Industrial
- Residential

## Erection All Risks (EAR)

- Chemical and pharmaceutical plants
- Mining (processing) and mineral extraction
- Manufacturing and process industries (e.g. automobiles, electronics and semiconductors, food and beverage, metals production and refining)
- Oil, gas and petrochemicals
- Power generation and transmission and utilities
- Renewable energy (e.g. wind, solar, hydro, etc.)

## CAPACITY

Up to US\$100M

## UNDERWRITING CAPABILITIES

Delay in Start Up / ALoP Monitoring

## CONSTRUCTION & ENGINEERING (CONTINUED)

### TERRITORIES

Our focus is on projects located in Asia-Pacific, but we can accommodate Asia-Pacific based clients and underwrite projects located in Africa, Europe, North America and South America. Projects located in North America will only be considered if they are deemed highly-technical (i.e. power plants/tunnels, or if part of a non-North American client portfolio).

### UNDERWRITING STRATEGY

- Building and maintaining long-term and reciprocal relationships with our brokers, cedants, and insureds
- Delivering commercial underwriting expertise, excellent service and responsiveness
- Providing excellent financial security
- Working with brokers and insureds to provide innovative solutions and coverage provisions in line with local market conditions

### RISK MANAGEMENT

To support this complex business, we have a team of highly experienced engineers (Mechanical, Civil and Logistics). This team adds value to our customers by identifying exposures and offering economical recommendations to mitigate them. Our team can conduct on-site surveys during key points in the construction, commissioning and operation of the project.

- To complement our construction insurance solutions, we have a team of highly experienced risk engineers. They understand the complexities of construction risk management and add value to our customers by identifying exposures and offering economical recommendations to help mitigate such risks. Our team can conduct on site surveys and progress reviews during key points in the construction project.

# ENVIRONMENTAL

## PRODUCTS

- Revive<sup>SM</sup> Fixed Site (RFS)
- Revive<sup>SM</sup> Service Industry (RSI)

## CAPACITY

US\$20M per occurrence/aggregate

## PAPER

Available on a direct basis in Australia, Hong Kong and Singapore. Facultative reinsurance support for other countries is available on a case-by-case basis.

## TERRITORIES

Asia-Pacific domiciled companies

## TARGET CLASSES

### Revive<sup>SM</sup> Fixed Site (RFS):

All types of industries ranging from healthcare, real estate and public entity to heavy manufacturing, redevelopment projects and mergers and acquisitions

### Revive<sup>SM</sup> Service Industry (RSI):

- Building trades (HVAC, plumbing, electrical, framing and drywall)
- General Contractors (commercial, residential, municipal, highway/road, infrastructure mechanical, demolition, industrial, excavation and grading)
- Maintenance Contractors (industrial, commercial)
- Remediation Contractors (emergency clean-up, environmental consultants)
- Specialty Contractors (oil and gas, pipeline/tank installation, drillers)

# GENERAL CASUALTY

## PRODUCTS

### We offer Primary and Excess:

- Comprehensive General Liability/ Public and Product Liability
- Construction Third-Party Liability (TPL)
- Energy Liability
- Product Liability
- Product Recall
- Umbrella Liability (UMB)
- Workers' Compensation

## CAPACITY

- Up to US\$50M in limits for Primary Casualty, Excess Casualty, Energy Liability, Construction TPL, and Umbrella Liability
- Up to US\$25M in limits for Product Liability
- Up to US\$10M in limits for Product Recall risks

## UNDERWRITING CAPABILITIES

### Primary and Excess Casualty/Umbrella Liability:

- Insurance and Facultative Reinsurance
- **Reflex**<sup>SM</sup> (follow-form coverage)
- Worldwide jurisdiction coverage (including Canada/USA)
- Terrorism liability coverage
- 100% layer or co-insurance participation
- Difference in Conditions (DIC)/Difference in Limits (DIL)

### Primary and Excess Construction Third-Party Liability:

- Insurance and Facultative Reinsurance
- Underwriting expertise in all areas of construction, including energy-related projects, infrastructure, and civil works
- Worldwide jurisdiction coverage (including Canada/USA)
- 100% layer or co-insurance participation
- No specific minimum attachment point requirement

CONTINUED >





## GENERAL CASUALTY (CONTINUED)

### Primary and Excess Energy Liability

- Insurance and Facultative Reinsurance
- No industry-specific exclusions
- No specific minimum attachment point requirement
- Underwriting expertise in both onshore and offshore energy liability exposures
- 100% layer or co-insurance participation

### Primary and Excess Product Liability

- Ability to provide coverage for embedded product recall
- Ability to support Occurrence, Claims-Made and Occurrence-Reported Forms
- Broad underwriting appetite for manufacturers and/or distributors located in the region
- No specific minimum attachment point requirement

### Primary and Excess Product Recall

- Ability to provide follow-form coverage in excess of standalone or embedded product recall policies
- Broad underwriting appetite for manufacturers and/or distributors located in the region
- No specific minimum attachment point requirement

### Primary and Excess Workers' Compensation (Hong Kong, Singapore)

- Significant experience underwriting large, complex risks in sectors such as hotels, retail chains, financial institutions, public transportation, and construction
- Value-Added Services:
  - Safety & Health Risk Management
  - Healthcare Specialists
  - Legal Expertise

# GENERAL PROPERTY

## CAPACITY

US\$120M

## UNDERWRITING APPETITE

- Bespoke or standard market wordings for PD/BI and ancillary coverages
- Direct and Reinsurance
- Focus on risks for Asia-Pacific domiciled multinational, international and middle market clients, public and private entities, and reinsurance of captives
- Lead or Follow lines
- Proportional, Primary and XOL

## RISK MANAGEMENT

Risk management is a fundamental part of our underwriting process. Our highly experienced risk engineers and claims team can work closely and directly with clients to analyse potential hazards with the aim of economically reducing risk.

## TARGET INDUSTRIES

- Airports
- Hospitals
- Hotels and Casinos
- Hi-tech Industries
- Infrastructure
- Manufacturers
- Mining
- Municipalities
- Ports
- Power
- Pulp and Paper Manufacturers
- Real Estate
- Retail Chains
- Telecommunications
- Utilities





# HEALTHCARE LIABILITY

## TARGET CLASSES

Through our global operations, we are able to serve healthcare providers across the world, offering both primary and excess coverage for:

- Allied health services and pharmacies
- Care homes and independent living
- General practice and primary care
- Home health and telemedicine
- Hospitals
- Imaging centres and laboratories
- Individual physicians and surgeons
- Medical Tourism destinations
- Medi-spas and beauty clinics
- Practitioner groups and associations
- Specialist clinics and surgical centres
- Traditional Chinese Medicine (TCM)

## PRODUCT AND COVERAGE FEATURES

### Comprehensive claims-made Healthcare Liability coverage

- Extends beyond medical malpractice coverage, responding to the full range of patient exposures arising in the course of the insured's business
- Integrated bodily injury and financial loss coverage, including damages relating to non-deliberate breaches of confidence and privacy
- Claims conditions reflecting today's healthcare environment, facilitating and encouraging compliance with open disclosure requirements
- Medical Tourism coverage: worldwide jurisdiction available for facilities offering services to medical tourists

### Packaged optional coverages

- Professional Liability coverage for advice and services provided to other healthcare providers, recognising the interconnected nature of the healthcare landscape
- General Liability coverage structured to provide seamless coverage for day-to-day non-patient risks, available on an occurrence trigger where required
- Per class limits in separate towers or on a combined limit basis

### Automatic extensions providing:

- Costs associated with court attendance, inquests and investigations
- Defence costs associated with allegations of abuse and fraud
- Defence costs in criminal proceedings connected with a claim
- Loss of Documents coverage
- Public Relations support in the event of a claim
- Wrap around coverage for additional business parties, including joint ventures

## HEALTHCARE LIABILITY (CONTINUED)

### **Ability to combine with other coverages underwritten by our specialist colleagues:**

- Employer's Compensation / Liability
- Environmental Liability
- Management Liability and D&O
- Property and Business Interruption

### **Responsive claims handling with a partnership approach:**

- Claims management professionals based in Hong Kong and Singapore, providing a responsive service to our clients in their local time zones
- Experienced legal partners with a dedicated point of contact
- Insureds provided with the flexibility to respond to and handle claims within their own retention

### **RISK MANAGEMENT SUPPORT**

Allied World has built its worldwide healthcare reputation on the foundation of delivering superior risk reduction programmes to

organisations we insure. Our services are designed to be an integral component of our clients' insurance coverage – adding value beyond insurance protection. We work with policyholders to incorporate their insights and experience into risk reduction programmes that keep assets and people protected.

### **Allied World's suite of risk management services includes:**

- Access to risk management research and publications
- Educational scholarships and conference attendance
- Education and seminar programmes
- E-mail alert service
- Regulatory and advisory support
- Tailored clinical risk assessments

### **CAPACITY**

Limits of liability up to US\$25M per claim with increased aggregate limits available.

# MANAGEMENT LIABILITY

## TARGET INDUSTRY SECTORS

- Educational Institutions
- Manufacturing
- Not For Profit Organizations
- Retail and Wholesale Trade
- Sports Club/Recreation Association

## PRODUCTS

- Excess Side A Difference in Conditions (DIC) Directors and Officers Liability
- FlexField<sup>SM</sup>
- Primary Side A Only Directors and Officers Liability
- Primary Side A,B,C Directors and Officers Liability
- Primary and Excess Prospectus Liability/ Public Offering of Securities Insurance (POSI)

## TERRITORIES

- Asia-Pacific domiciled companies and partnerships
- Bermuda, British Virgin Islands, and Cayman Islands, domiciled companies and partnerships where the businesses are otherwise predominantly Asia-Pacific based

## UNDERWRITING STRATEGY

- Bring to market products that are innovative, unique and value-adding
- Build end-to-end processes to produce back-end efficiencies for homogenous risk pools
- Offer limited or exclusive product distribution agreements to partnering brokers, agents and ceding insurers
- Provide commercial terms and pricing

## CAPACITY

Limits of up to US\$25M



# MARINE

## TARGET CLASSES

We have a broad appetite, including:

- Heavy Lift
- Hi-tech/Electronics
- Manufactured goods
- Metals and minerals
- Petrochemicals
- Pharmaceuticals
- Project cargo/Infrastructure business

## CAPACITY

- Up to US\$50M for general cargo and US\$50M for project cargo.

## KEY COVERAGE

- Annual cover, single voyage
- Comprehensive all risks coverage
- Delay In Start Up insurance
- Primary or excess layers on risks in the ordinary course of transit
- Project Cargo
- Stock Throughput

## UNDERWRITING STRATEGY

- Building long term and reciprocal relationships with our brokers and clients
- Delivering outstanding underwriting expertise, service and responsiveness
- Providing excellent financial security

## RISK MANAGEMENT

- We have industry leading experts in supply chain logistics, security and project cargo
- Our team comes from the cargo industry, enabling us to offer practical risk reduction advice to clients
- Our mariners and logistics experts understand the cargo world, including transportation of high value goods, project cargo and commodities

# POWER

## UNDERWRITING STRATEGY

Allied World's Specialty Power team can offer a wide range of tailored solutions for various types of power. We underwrite each risk on its own merits assessing the customer's unique profile because every power project is different. We offer Large and Complex risk solutions that are flexible to suit clients' needs and can include:

- Insurance or Reinsurance
- Manuscript wordings
- Operational power plants including PAR/BI/MB/MLOP/CGL/TPL
- Power projects (including DSU)
- Proportional or Excess of Loss Facultative

Allied World can't write Standalone Business Interruption, Marine Loss of Profits or Delay in Start Up, Terrorism (standalone or combined), Prototypical Power Technologies, EU/UN trade sanctioned countries and Standalone Natural Catastrophe Perils.

## TARGET INDUSTRIES

- Gas turbine power
- Hydro power
- Nuclear power
- Other kinds of renewable power
- Thermal power
- Wind turbine power

## TERRITORIES

Diverse underwriting scope, global reach and risk appetite complemented by Allied World's presence in Australia, Hong Kong and Singapore.

## CAPACITY

We make certain we have the right capability, risk appetite and capacity to participate on different types of Power risks from thermal gas, hydro and nuclear to renewable, such as wind. Our working capacity is US\$100M.



# PROFESSIONAL LIABILITY

## TARGET INDUSTRY SECTORS

- Architects
- Associations
- Consultants
- Educators
- Engineers
- Fund Managers
- Insurance Brokers
- Media
- Solicitors/Lawyers (Excess basis only)
- Technology

## CAPACITY

Limits of up to US\$25M

## TERRITORIES

- Asia-Pacific domiciled companies and partnerships
- Bermuda, British Virgin Islands, and Cayman Islands domiciled companies and partnerships where the businesses are otherwise predominantly Asia-Pacific based

## PRODUCTS

- Primary and Excess Commercial Professional Indemnity (CPI)/Errors & Omissions (E&O)
- Primary and Excess Financial Institutions Professional Indemnity (FIPI)/Errors & Omissions (E&O)
- Excess Investment Management Insurance (IMI)

## UNDERWRITING STRATEGY

- Bring to market products that are innovative, unique and value-adding
- Build end-to-end processes to produce back-end efficiencies for homogenous risk pools
- Offer limited or exclusive product distribution agreements to partnering brokers, agents and ceding insurers
- Provide commercial terms and pricing





# POLITICAL RISK

## FEATURES & HIGHLIGHTS

### Coverage is offered for the risks of:

- Non-Payment
- Non-Performance
- Political Force Majeure
- Unfair Calling of Guarantee

## LIMITS

- Up to US\$25M per Obligor/Guarantor and for credit terms of up to five years
- No classes of business excluded

## MULTINATIONAL COVERAGE

For more information on Multinational Coverage available via our Allied WorldWide® platform, please visit us online at [www.awac.com/alliedworldwide](http://www.awac.com/alliedworldwide)

## TARGET CLIENTS

### Exporters

- Non-payment coverage for short-term and medium-term exports to both private and public sector buyers. Policies can be written for one-off transactions and for multi-buyer programmes
- Pre-shipment covers to protect exporters with long lead times against the insolvency of the buyer and various political risks that render contractual performance impossible

### Importers

- Non-payment and non-performance coverages in respect of advance payments and pre-financings that have been made to foreign suppliers
- Trade credit insurance facilities for importers. Policies can be written to cover both short and medium-term imports and can be issued to one supplier or many different suppliers.

### Contractors

- Contract Repudiation
- Unfair Calling of Guarantee Cover

## Financial Institutions

- Lender's Interest coverage for both project and investment assets which protect against the failure or inability of the borrower to repay the loan as a result of various political perils.
- Non-payment for both short-term and medium-term trade and export finance to both private and public sector buyers.
- Structured commodity finance transactions.

## Investors

- Mobile Assets – Cover for mobile assets such as vehicles, plant and machinery, stocks of commodities etc caused by loss due to perils as outlined above for permanent investments.
- Permanent Investments – Coverage is available for companies investing in foreign markets against confiscation, expropriation, nationalization or deprivation; loss caused by forced abandonment, forced divestiture, war, strikes, riots and civil commotion; and the risk of inability to convert and transfer earnings or principal from the investment.



# RISK MANAGEMENT

Allied World's Risk Management team understands that risk is present in all business activities, be it operating a property, constructing a plant, transporting cargo or managing healthcare. That is why we have a team of Risk Managers in many industries who have the experience and technical skills to help our customers, underwriters and brokers manage risk.

## OUR TEAM IN ASIA INCLUDES

- Civil & Mechanical Engineers
- Logistics & Security experts
- Mariners
- Skilled individuals with experience related to the Power industry, Semiconductor industry, Tunneling, Project Cargo and Logistics, Healthcare as well as many others.

## SERVICES

Working closely with our customers enables us to review physical operations and propose economically feasible recommendations to improve risk profiles. Our team also works closely with our claims department to recognize and understand common industry issues, helping our clients avoid those pitfalls.

### Specific services include:

- Assessing passive and active fire protection
- Checking that human element risks are controlled
- Ensuring adherence to an inspection test plans
- Reviewing maintenance programmes

**EUROPE & SYNDICATE 2232**  
PLATFORM & SERVICES

# EUROPE & SYNDICATE 2232

## PRODUCT INFORMATION

Allied World underwrites a diverse portfolio of risks – from SMEs to FTSE 100 companies. Coverage is underwritten by Allied World Assurance Company (Europe) dac or Allied World Syndicate 2232\*. Limits will vary per line of business and risk.

**Below is a summary of Allied World's product suite:**

- Constructions & Engineering
- Financial Institutions
- Fine Art & Specie
- General Casualty
- Healthcare Liability
- Management Liability
- Marine Cargo
- Marine Liability
- Professional Indemnity
- Property
- Political Risk
- UK Commercial Division

*\* Coverage underwritten within Switzerland by Allied World Assurance Company, Ltd*

# CONSTRUCTION & ENGINEERING

## PRODUCTS

- Erection All Risks (EAR)
- Contractors All Risks (CAR)
- Third Party Liability in (TPL) conjunction with C/EAR cover
- Advance Loss of Profit (ALoP) in conjunction with C/EAR cover

## CAPACITY

Up to \$100M on a Probable Maximum Loss (PML) basis

## TARGET CLASSES

### Erection All Risk (EAR)

- Power generation and transmission and utilities
- Oil, gas and petrochemicals
- Chemical and pharmaceutical plants
- Mining (processing) and mineral extraction
- Manufacturing and process industries (e.g., automobiles, electronics and semiconductors, food and beverage, metals production and refining)
- Infrastructure projects

### Contractors All Risk (CAR) – Building construction

- Residential
- Commercial
- Government
- Industrial

### Contractors All Risk (CAR) – Civil works

- Roadways, bridges, railways, metros and tunnels
- Water and wastewater distribution
- Dams, canals and irrigation
- Power transmission and distribution
- Pipelines and storage tanks
- Telecommunications networks
- Mining (above ground)

## TERRITORIES

We underwrite single and multi-site construction project accounts produced in London or Continental Europe. These accounts have project locations in Europe, Middle East, Africa, Asia, Latin America and North America. Our USA remit excludes buildings.

## UNDERWRITING STRATEGY

- Delivering commercial underwriting expertise, excellent service and responsiveness
- Building long term and reciprocal relationships with our brokers and customers
- Working with brokers and insureds to provide coverage provisions in line with local market conditions
- Providing excellent financial security



# FINANCIAL INSTITUTIONS

## PRODUCTS

- Professional Indemnity/Civil Liability
- Fidelity/BBB
- Directors and Officers Liability
- IMI/Blended
- Lead and Excess DIC Side A D&O (Executive ForceField®)
- Public Offering Securities Insurance (POSI)
- Fiduciary
- Employment Practices Liability (EPL)
- Pension Trustees Liability

## CAPACITY

- **Company Market:** \$25M / €20M / £15M or local currency equivalent
- **Lloyd's Syndicate 2232:** \$25M or local currency equivalent

## TARGET CLASSES

- Asset managers
- Alternative investment managers
- Commercial banks
- Retail & challenger banks
- Private banks
- Insurance companies
- Exchanges, depositories and clearing houses
- Corporate finance houses
- Property fund managers
- Funds
- FinTech

## TERRITORIES

We are able to consider all non-U.S. domiciled companies, including those with U.S. exposure

## UNDERWRITING STRATEGY

- Appetite to write both primary and excess layers
- Building strong partnerships with brokers and clients
- Delivering excellent underwriting and claims service
- Providing meaningful and stable capacity from all Financial Institutions product lines
- Working with brokers to ensure coverage meets client's needs

# FINE ART & SPECIE

## KEY COVERAGE

- Includes all risk of physical loss or damage coverage whilst at permanent locations, temporary locations, on loan, in storage and in transit
- Exhibition coverage on a 'nail to nail' basis 'Current Market Value' and 'Agreed Value' valuations
- Depreciation in value following damage

## CAPACITY

**Lloyd's Syndicate 2232:** \$25M or equivalent currency (direct and facultative basis)

## TARGET CLASSES

### Fine Art

- Art galleries and auction houses
- Artists, restorers and conservators
- Fine art packers and shippers
- Fine wine; Classic cars
- Museums and exhibitions
- Private and corporate collections
- Private jewellery and watches

### General Specie

- Bank vault/Storage risks
- Diamond/Gold and platinum mines
- Precious stones, metals, coins and bullion

## Cash in Transit

- Armoured car companies
- Financial institutions/Banks

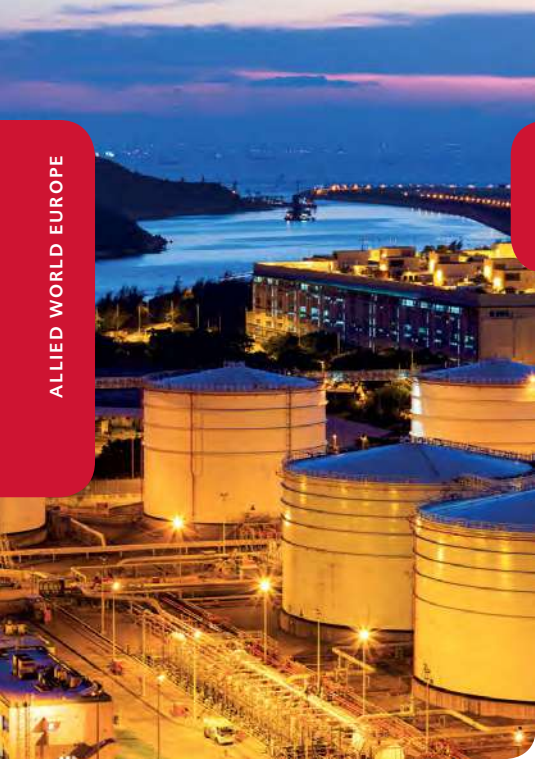
## Jewellers' Block

- Associated luxury goods, including leather goods, fragrances and porcelain
- Diamond dealers, wholesale, manufacturing and retail jewellers

## UNDERWRITING STRATEGY

- Building long-term and reciprocal relationships with our brokers and clients
- Delivering outstanding underwriting expertise, service and responsiveness
- Providing excellent financial security





# GENERAL CASUALTY

## CAPACITY

- **Company Market:**
  - Excess Casualty: up to \$50M or local currency equivalent
  - Primary Casualty: up to \$50M or local currency equivalent
- **Lloyd's Syndicate 2232:**
  - Primary Casualty: up to \$25M or local currency equivalent
  - Excess Casualty: up to \$25M or local currency equivalent

## TARGET CLASSES

We target a diversified book of business:

- |                     |                        |
|---------------------|------------------------|
| • Chemicals         | • Mining               |
| • Construction      | • Municipalities       |
| • Energy            | • Offshore contractors |
| • Engineering       | • Real estate          |
| • Food and beverage | • Retail               |
| • Leisure           | • Telecommunications   |
| • Logistics         | • Transportation       |
| • Manufacturing     | • Utilities            |

## UNDERWRITING STRATEGY

- Primary or Excess Coverage
- Risks domiciled or headquartered outside the U.S.
- Large risk appetite:
  - Binders and Delegated Authorities
  - Mid & Large corporate
  - International
- Ability to offer bespoke wording solutions
- 100% layers or co-insurance participation
- Risks can be underwritten from our London / Dublin / Singapore / Hong Kong / Malaysia / Australia offices

## PRODUCTS

- Public Liability
- Product Liability
- Employers' Liability/  
Workers Compensation
- Product Recall
- Environmental Impairment Liability

# HEALTHCARE

## PRODUCTS

- Healthcare Medical Professional Liability
- Healthcare Medical Professional and Public Liability

## CAPACITY

Limits of liability up to \$25M/£20M/€20M per claim with increased aggregate limits available

## TARGET CLASSES

Through our global operations we are able to serve healthcare providers across the world, offering both primary and excess coverage for:

- Hospitals
- Primary Care
- Telehealth
- Specialist clinics and outpatient clinics
- Allied health services and charities
- Imaging centres
- Care establishments and rehabilitation centres
- Staffing and recruitment agencies
- Practitioner groups and associations
- Individual physicians and surgeons

## TERRITORIES

We are able to consider all non-U.S. domiciled companies, including those with U.S. exposure

## PRODUCT AND COVERAGE FEATURES

- **Comprehensive claims-made Healthcare Liability coverage**
  - Extends beyond medical malpractice coverage, responding to the full range of patient exposures arising in the course of the insured's business
- **Packaged optional coverages**
  - Includes Professional Liability coverage for advice and services provided to other healthcare providers and General Liability coverage structured to provide seamless coverage for day-to-day non-patient risks, available on an occurrence trigger where required



## HEALTHCARE (CONTINUED)

- **Automatic extensions** providing:
  - Public Relations support in the event of a claim
  - Costs associated with court attendance, inquests and investigations
  - Defence costs in criminal proceedings connected with a claim
  - Defence costs associated with allegations of abuse and fraud
  - Loss of documents coverage
  - Wrap around coverage for additional business parties, including joint ventures
- **Ability to combine with other coverages** underwritten by our specialist colleagues:
  - Property
  - Employers' Liability
  - Personal Accident
  - Additional cover to include Commercial legal protection and Cyber

### RISK MANAGEMENT SUPPORT

Allied World has built its worldwide healthcare reputation on the foundation of delivering superior risk reduction programmes to organisations we insure. Our services are designed to be an integral component of our clients' insurance coverage – adding value beyond insurance protection. We work with policyholders to incorporate their insights and experience into risk reduction programmes that keep assets and people protected.

### Allied World's suite of risk management services includes:

- Tailored clinical risk assessments
- Access to risk management research and publications
- Education and seminar programmes
- Regulatory and advisory support
- E-mail alert service
- Educational scholarships and conference attendance



# MANAGEMENT LIABILITY

## PRODUCTS

- Allied World Secure Directors and Officers Liability, primary and excess
- Lead and Excess DIC Side A D&O (Executive ForceField®)
- Side A D&O, primary and excess
- Public Offering Securities Insurance (POSI), primary, excess and Lead Side A DIC
- Employment Practices Liability (EPL), primary and excess
- Fiduciary Liability, primary and excess

## CAPACITY

- **Company Market:** \$25M/€20M/£15M or local currency equivalent
- **Lloyd's Syndicate 2232:** \$25M or equivalent currency

## TARGET CLASSES\*

- Companies of any size in the commercial sector
- Privately held and publicly traded companies regardless of where their securities are listed

## TERRITORIES

We are able to consider non-U.S. domiciled companies including those with U.S. exposure

## UNDERWRITING STRATEGY

- We pride ourselves on offering market-leading products, and providing excellent service coupled with a commercial underwriting approach
- We have the capability to write small entities through to global corporations or partnerships
- Primary capabilities for all commercial classes
- We are major writers of lead and excess Side A DIC policies
- Expand portfolio via MGUs/MGAs

*\* No specific classes of business excluded*



# MARINE CARGO

## CAPACITY

Company Market and Lloyd's Syndicate 2232 capacity of up to \$50M or local equivalent currency (direct and facultative basis)

## TARGET CLASSES

We have a broad appetite including:

- Manufactured goods
- Oil and gas
- Metals and minerals
- High-tech
- Project cargo

## KEY COVERAGE

- Primary or excess layers on risks in transit or on a stock-throughput basis
- Comprehensive all risks coverage
- Excess stock
- Project cargo
- Consequential loss and delay in start up
- Bespoke client and subject matter specific coverage

## UNDERWRITING STRATEGY

- Building long term and reciprocal relationships with brokers and clients
- Delivering outstanding underwriting expertise, service and responsiveness
- Providing excellent financial security





# MARINE LIABILITY

## CAPACITY

Our marine liability product is underwritten through Lloyd's Syndicate 2232 with a capacity up to \$20M for liability risks and \$10M for property risks or local equivalent currency (direct and facultative basis)

## TARGET CLASSES

We have a broad appetite including:

- Protection and indemnity
- Charterers
- Ports and terminals liability
- Shipyards liabilities
- Ship repairers liabilities
- Wave and tidal renewables

## KEY COVERAGE

- Support either London market standard wordings or broker wordings
- 100% appetite for low limit, low risk business in target classes
- Capability to write both primary and excess layers

## UNDERWRITING STRATEGY

- Building long term and reciprocal relationships with our brokers and clients
- Delivering outstanding underwriting expertise, service and responsiveness
- Providing excellent financial security





# PROFESSIONAL INDEMNITY

## PRODUCTS

Professional Indemnity/Errors and Omissions for commercial accounts

## CAPACITY

- **Company Market:** \$25M/€20M/£15M or local currency equivalent
- **Lloyd's Syndicate 2232:** \$25M or local currency equivalent

## TARGET CLASSES\*

- **Commercial PI/Errors & Omissions (E&O)**
  - Accountants
  - Actuaries
  - Architects and engineers
  - Design and construction (Project specific PI – up to 10 years)
  - Insurance brokers
  - Miscellaneous PI/E&O
  - Solicitors (excess £10M/\$10M only)
  - Surveyors
  - Technology and media consultants

## TERRITORIES

International including those with U.S. exposure but excluding U.S. domiciled Insureds. Including but not limited to:

- Australia \*\*
- Canada
- EMEA
- ROW
- UK

## UNDERWRITING STRATEGY

- Price and lead primary business
- Price and lead excess layer business
- Medium sized entities and partnerships through to global corporations
- Project specific policies
- Development of new E&O products
- Binding authorities and facilities business

\* No specific classes of business excluded

\*\* Lloyd's or where relying on DOFI exemption

# PROPERTY

## CAPACITY

Up to U.S. \$120M (or local currency equivalent) driven by occupancy, location and risk quality

## TARGET CLASSES

We have a broad appetite by trade with clients in many sectors, including infrastructure, chemical, engineering, wholesale, retail, food and beverage. We target well-managed clients with robust governance and risk management philosophy combined with appropriate self-insured retentions.

(Limited appetite for the following classes: Stand Alone terrorism, Single Peril coverages, T & D Lines, Agriculture and Livestock)

## TERRITORIES

Worldwide, excluding North American domiciled risks

## UNDERWRITING STRATEGY

- Ability to offer capacity on Direct or Facultative Reinsurance Basis
- Writing via both Allied World's wholly owned Lloyd's Syndicate (AWH2232) as well as the Company platform
- Distribution through Global, National or selectively chosen Independent brokers
- Offering expert and bespoke proposition to brokers and clients, through the provision of underwriting expertise and claims service excellence
- Can be written in conjunction with Casualty and other lines of business
- Pragmatic approach taken on accounts with volatile loss histories

# POLITICAL RISK

## LIMITS

- PRI up to \$50M
- Contract Frustration (CF) up to \$25M
- Structured Credit up to \$25M

For credit terms of up to 7 years (10 years for a multilateral)

## TARGET CLIENTS

- Exporters
- Importers
- Contractors
- Financial institutions
- Investors
- Commodity traders
- Export credit agencies
- Multilaterals
- Corporates

## TERRITORIES

Worldwide

## FEATURES AND HIGHLIGHTS

Coverage is offered for the risks of:

- Non-payment
- Non-performance
- Political force majeure
- Confiscation, expropriation, nationalisation and deprivation (CEND)
- Unfair calling of guarantee
- Lenders interest
- Arbitration award default

## UNDERWRITING STRATEGY

- Expanding writings of Political Risk insurance
- Expanding writings of Contract Frustration

# UK COMMERCIAL DIVISION

Allied World's UK commercial division has been formed to provide commercial products to a wide range of UK businesses. The division provides a one stop solution for all of your client's insurance needs, whether you are requesting coverage for a single product or a multitude of coverages. Furthermore, we offer the added convenience of a single point of contact for claims and underwriting, enabling a swift and accurate response to any queries that may arise.

## KEY COVERAGE

- **Commercial Combined**
  - Property
  - General Liability
  - Medical Malpractice
  - Personal Accident
  - Professional Liability
- **Property Owners**
  - Property
  - General Liability
  - Professional Liability
- **Contractors All Risks**
  - Property
  - General Liability
  - Personal Accident
  - Professional Liability
- **Combined Liability**
  - General Liability
  - Personal Accident

**All products offer additional coverages:** Commercial Legal Protection and Cyber covers will be provided on all policies

## UNDERWRITING STRATEGY

- Building long-term and reciprocal relationships with our brokers and clients
- Delivering commercial underwriting expertise, excellent service and responsiveness





# RISK MANAGEMENT & LOSS CONTROL

## **PARTNERSHIP**

It's the foundation of any good risk management programme. At Allied World, we take this responsibility seriously and are committed to delivering superior risk reduction programmes to our clients. Risk management and loss control services are provided or arranged by AWAC Services Company (Ireland) Limited, which partners with consultants who are experts in their field. Our in-house team of risk managers recognises that every business is different and that one size does not fit all. We offer bespoke programmes designed to identify and evaluate the risks to our clients' business and provide support through the implementation of a risk mitigation strategy.

In addition to our core risk engineering surveys, we offer a menu of services to address the evolving risks faced by our clients' business. Whether it is support on developing a business continuity management programme or tailored training, we can provide the solutions to protect these businesses.

## **WE'RE IN THIS TOGETHER**

Our consultants work with policyholders to incorporate their insights and experience into a risk reduction programme that keeps assets and people protected. They do not mandate behaviours or tell insureds how to run their business; they act as consultants, developing programmes that address unique exposures to assist in risk management initiatives as well as preventing or mitigating claims.

## **PROMOTING SAFETY. EARNING TRUST.**

Risk management and loss control is core to Allied World's proactive approach to insurance. It is embedded in the underwriting process and is a key differentiator of our client service offering.

# GLOBAL MARKETS\* CLAIMS

## OUR PROVEN TRACK RECORD

### OUR CLAIMS TEAM

Our Global Markets Claims Department has knowledgeable, dedicated claims specialists located in Allied World offices in Hong Kong, London, Singapore and Sydney. Each of our analysts is a product line expert.

\* Global Markets includes Europe and Asia-Pacific results. Asia-Pacific results does not include former RSA claims.

\*\* Inception through March 31, 2019

### OUR NUMBERS SPEAK FOR THEMSELVES...

The claims process is important, and Allied World takes great pride in providing policyholders with proactive and open dialogue during the entire claims-handling process. When it comes to our proven claims track record, we like our numbers to speak for themselves.

**\$1.8 BILLION** TOTAL CLAIMS PAID BY ALLIED WORLD GLOBAL MARKETS SINCE ITS INCEPTION\*\*

**85,400** TOTAL NUMBER OF CLAIMS RECEIVED BY ALLIED WORLD GLOBAL MARKETS

**99.9%** PERCENTAGE OF CLAIMS RESOLVED WITHOUT A COVERAGE DISPUTE  
*Claims are handled on a case-by-case basis. Past performance is not a guarantee of future results.*

**9** OUT OF **10** CUSTOMERS RESPONDING TO OUR 2017 SATISFACTION SURVEY WHO ARE "LIKELY TO EXTREMELY LIKELY" TO RECOMMEND ALLIED WORLD TO A FRIEND OR COLLEAGUE BASED ON THEIR CLAIM EXPERIENCE





**BERMUDA**  
PLATFORM

# GENERAL CASUALTY

## PRODUCTS

- Excess Casualty
- Lead Umbrella
- Product Recall

## CAPACITY

- **Excess Casualty:** attachment point \$5M and higher, maximum of \$75M
- **Lead Umbrella:** excess of significant SIR or primary limits, maximum of \$25M
- **Product Recall:** attachment point \$10M or higher, maximum of \$10M

## TARGET CLASSES

- Auto Manufacturing and Auto Parts
- Chemical
- Construction
- Consumer Products
- Defense Contractors
- Financial Services
- Food Processors
- Industrial Equipment
- Manufacturers
- Mining
- OL&T/Hotels/Real Estate
- Petrochemical
- Railroads
- Retail
- Telecommunication
- Utilities

## EXCLUDED CLASSES

None

## UNDERWRITING STRATEGY

- **Target:**
  - Fortune 1000 companies
  - Construction – Wrap-ups, CCIPs, OCIPs, Rolling Programs, Project Specific and Practice Programs
  - Public and Governmental entities
  - Larger Not-for-Profit or Charitable Organizations
- **Flexibility of attachment point:**
  - Will consider an attachment below \$5M
  - No cap on maximum attachment point
  - Can combine capacity with Allied World U.S. and London up to a maximum combined capacity of \$75M
- **Offerings:**
  - Self-procured paper including affirmative punitive damages
  - Lloyds paper
  - Excess and Surplus lines paper
  - NY Free Trade Zone paper
- **Ability to support Occurrence, Claims Made, and Occurrence Reported forms:**
  - Occurrence forms represent over 65% of Bermuda General Casualty Department's writings

# HEALTHCARE LIABILITY

## PRODUCTS

- Healthcare Enhanced Lead-Umbrella
- Follow Form Excess – Claims Made Healthcare Professional Liability and Occurrence or Claims Made General Liability
- Excess Managed Care E&O liability
- Bermuda Occurrence Reported Form
- Reinsurance Follow Form Agreement
- London Slip business

## CAPACITY

- **Hospitals:**  
Minimum attachment point: \$1M  
Maximum limit: \$25M
- **Senior Care Facilities:**  
Minimum attachment point: \$500K  
Maximum limit: \$25M
- **Miscellaneous Facilities:**  
Minimum attachment point: \$500K  
Maximum limit: \$25M
- **Managed Care Organizations:**  
Minimum attachment point: \$50M, exclusive of SIR  
Maximum limit: \$25M
- **Physicians:**  
Minimum attachment point: \$250K  
Maximum limit: \$25M

## UNIQUE COVERAGES AVAILABLE

- Affirmative punitive damage coverage
- Batch
- Integrated Occurrence coverage (Bermuda 004 Form)

## TARGET CLASSES

- **Hospitals:** Lead and excess professional and umbrella liability for hospital systems, academic medical facilities, standalone children's hospitals, single location hospitals and specialty hospitals.
- **Senior Care Facilities:** Primary, lead and excess professional and umbrella liability for skilled care, assisted living and independent living senior care facilities.
- **Miscellaneous Facilities:** Lead and excess professional liability and umbrella liability for all organizations including clinical research, medical labs, home health, hospice care and surgical centers.
- **Managed Care Organizations:** Excess managed care E&O liability.
- **Physicians:** Lead and excess professional liability for physician groups.\*

## UNDERWRITING STRATEGY

- Focus on serving all US healthcare risks
- Will consider a variety of attachment points
- Punitive Damages Wrap available for US Miscellaneous Medical Facilities that currently have policies in force with Allied World



# MANAGEMENT LIABILITY

## PRODUCTS

- Directors & Officers (D&O)
- Executive ForceField®— Side A and Lead DIC
- Thirty2°Sixty4°— Employment Practices Liability (EPL)
- Wage and Hour
- Fiduciary Liability
- Commercial Crime
- Partnership Liability
- Banker's Blanket Bond
- Blended Excess
- ForceField® Package — comprehensive, flexible portfolio of primary insurance coverages that address a wide-range of liabilities currently facing US Companies. Coverage components include D&O, EPL, Wage and Hour, Fiduciary, and Employed Lawyers Coverage.

## CAPACITY

- **Commercial or Private Company Management Liability:**
  - D&O: up to \$40M
  - EPL, Fiduciary: \$25M
- **Financial Institutions Management Liability:** D&O, EPL and Fiduciary: \$25M

## TARGET CLASSES

No specific classes of business excluded.

## UNDERWRITING STRATEGY

- **Directors & Officers:**
  - Primary and Excess (no minimum attachment required)
  - All classes of business considered, including initial public offerings
- **Employment Practices Liability:** Primary (split retentions available) or Excess
- **Wage and Hour:** available as a standalone or blended with EPL

# PROFESSIONAL LIABILITY

## PRODUCTS

- Errors & Omissions (E&O)
- Cyber

## TARGET CLASSES

- Financial Institutions
- Lawyers
- Insurance Brokers
- Insurance Companies
- Management Consultants
- Media/Technology
- Miscellaneous Classes

## CAPACITY

E&O for more than 200 Professional Classes:  
\$25M

## UNDERWRITING STRATEGY

Participation considered on an Excess  
Follow Form or MOI basis



# PROPERTY

## PRODUCT

Property

## CAPACITY

\$25M above a meaningful self-insured retention or deductible.

## TARGET CLASSES

- Real Estate
- Office Buildings
- Municipalities and Government Institutions
- Manufacturing
- Retailers/Wholesalers
- Hotels/Motels
- Railroads
- Processing/ Food & Beverage
- Agricultural Industries
- Healthcare Facilities
- Pharmaceutical Manufacturers
- Broadcast Media

## UNDERWRITING STRATEGY

- Focus on risks for multi-national, Fortune 1000 and upper-middle market clients
- North American domiciled risks
- No industry exclusions



# ENERGY

## PRODUCT

Energy

## CAPACITY

\$25M above a meaningful self-insured retention or deductible

## TARGET CLASSES

- Aluminum/Steel
- Mining
- Oil and Gas
- Petrochemical and Chemical Manufacturing
- Power Generation including Utilities

## UNDERWRITING STRATEGY

- Focus on medium to large-sized clients
- Prefer primary placements
- Global risks and North American domiciled risks
- No industry exclusions

**CANADA**  
PLATFORM



# PRODUCTS

FOR CANADIAN COMPANIES

## CAPACITY

- **Accounts Receivable Insurance:** up to \$50M
- **Architects & Engineers:** up to \$15M
- **Energy:** up to \$50M per policy
- **Excess Casualty:** up to \$25M
- **Management Liability Products:** up to \$25M
- **Political Risk:** up to \$25M
- **Primary Casualty:** \$5M per occurrence limit/\$5M products and completed operations aggregate/\$10M and up general aggregate limit
- **Product Recall:** up to \$15M
- **Property:** up to \$25M
- **Structured Trade:** up to \$25M

## MANAGEMENT LIABILITY PRODUCTS FOR PUBLIC COMPANIES

- ForceField® Primary Directors and Officers for Public Companies
- Executive ForceField® — Side A Excess D&O and Lead DIC
- Excess D&O

## MANAGEMENT LIABILITY PRODUCTS FOR PRIVATE COMPANIES/NOT FOR PROFIT ORGANIZATIONS

- ForceField® Package — comprehensive, flexible portfolio of Primary insurance coverages that address a wide-range of liabilities. Coverage components include Directors & Officers, Employment Practices, Fiduciary, Crime and Kidnap & Ransom/ Extortion Coverage.
- Executive ForceField® — Side A Excess D&O and Lead DIC
- Excess D&O

## CASUALTY PRODUCTS

Primary or Excess Casualty

## ARCHITECTS & ENGINEERS

- Architects & Engineers Professional Liability
- Constructors Professional Liability
- Project Specific Coverage

## ENERGY

For energy risks in the Canadian market with US cross border capabilities on Quota Share placements or Primary and/or Excess layers.

## GLOBAL CRISIS MANAGEMENT PRODUCTS

- Accounts Receivable Insurance
- Structured Trade
- Political Risk
- Product Recall

## PROPERTY

- Property
- Catastrophic Perils on a Primary, Quota Share and Excess Basis
- General Non-Energy Property Risks on a Primary, Quota Share and Excess Basis

**UNITED STATES**  
PLATFORM

# ARCHITECTS & ENGINEERS

## PROFESSIONAL LIABILITY

Allied World offers Architects & Engineers Professional Liability for mid-to-large size A&E firms and Contractors performing design work under design/build arrangements on a primary and excess basis.

### COVERAGE ENHANCEMENTS

- Rectification Coverage for Design Build Risk
- Pollution Coverage (Claims Made) for Covered Operations

### TARGET INDUSTRIES

- Architects and Engineering Firms with Over \$5M in Annual Revenue
- Design Build Contractors

### CAPACITY

- \$15M per policy
- Primary and Excess Follow-form

### PAPER

All surplus lines

### RISK MANAGEMENT SERVICES

*(subject to approval by Underwriting)*

- Access to proactive risk management advice including contract risk review services, a review of insurance requirements, scope of services, limitation of liability and other pertinent clauses.
- Access to risk management educational seminars, available in-house or via webinar.

### CLAIMS MANAGEMENT

Pre-claim assistance or program management services are provided pursuant to policy terms which will ensure professional investigation and management toward an effective and efficient resolution.

### PRODUCTS INCLUDE

- Architects & Engineers Professional Liability
- Constructors Professional Liability
- Project Specific Coverage
- Owners Protective Professional Indemnity



Strategically Partner with Crawford/Broadspire, an Industry Leader with over 68 years of Workers Compensation administration experience.

# DEFENSE BASE ACT / FOREIGN VOLUNTARY WORKERS COMPENSATION

## GLOBAL COVERAGE

- 24/7 international intake processing
- 63 locations worldwide
- Nurses and triage staff are available within 48 hours of an incident to provide assistance

## REINTEGRATION

Strong focus on bringing the injured worker back to work and personal life

## MEDICAL MANAGEMENT EXPERTISE

- Established guidelines for dealing with Post Traumatic Stress Disorder (PTSD)
- Medical staff available to assist with case management

## RISK MANAGEMENT INFORMATION SYSTEM

Real time data tracked and reported throughout the claim lifecycle to assist with forecasts and modeling

## UNDERWRITING STRATEGY

We will evaluate a contractor's history working outside the US, taking into consideration country-specific issues (i.e., climate, exposures to natural hazards, civilian safety, etc.) in addition to:

- Work being performed
- Concentration of employees
- Loss history and overall benefits paid
- Employer practices for employee readiness to work overseas and in hazardous locations

Pricing is driven by our state of the art pricing model that incorporates a variety of criteria including industry specific benchmarks and comparisons to NCCI State of Hire benefits when appropriate.

*Note: Policies do not cover operations in the US.*





# PRIMARY FOREIGN CASUALTY

## PRODUCTS

- Primary Foreign General Liability
- Foreign Voluntary Worker's Compensation (including trip travel)
- Contingent Auto
- Accidental Death and Dismemberment (non-occupational and occupational/ Business Travel Accident)
- Kidnap & Ransom

Packaged or unbundled options available up to \$5M per occurrence; minimum premium \$2,500.

## CAPABILITIES

- Controlled Master Program
- Admitted Primary General/Public Liability local policy placements
- Network of 160 countries: 121 Non-Affiliated; 39 owned
- Local standard coverage
- Compliance with global regulations

## INTERNATIONAL EXPERTISE

- Compliance intelligence
- Program design
- Multilingual team
- Network partner management

## PREMIUM ACCOUNTING

- Central collection
- Local collection
- Multiple currencies

## TARGET MULTINATIONAL INDUSTRIES

- Construction
- Consulting groups
- Educational institutions
- Exporters
- Financial institutions
- Government contractors
- Manufacturers
- Non-profits
- Professional services (law firms, architects, engineers, etc.)
- Retailers and wholesalers
- Service industries
- Tech companies

# ENVIRONMENTAL LIABILITY

Our products are designed to target key environmental risk exposures allowing us to craft solutions for a wide range of industries.

## ENVIRONMENTAL LIABILITY PRODUCTS

- **Contractors Pollution Liability (CPL)** – coverage for contracting operations, transportation and disposal site liability
- **Contractors Professional and Pollution Liability (CPP)** – combines our CPL policy with E&O coverage for professional damages and mitigation expenses
- **Site Pollution Liability** – Scheduled Location (**SPL**) and Blanket Location (**BPL**) policy forms to help address environmental exposures for owned, operated or managed locations and transactions
- **Healthcare Organization Environmental Liability (HPL) Policy** – tailors site pollution coverage to healthcare facility exposures
- **Environmental Excess** – follow form/excess coverage for layered mono-line site pollution liability or contractor pollution liability (including CPP) programs.

- **Storage Tank System Pollution Liability (ST)** – designed to satisfy federal or state financial responsibility requirements for storage tanks. Provides coverage for bodily injury, property damage and corrective action costs arising from a pollution incident from a covered storage tank system. Coverage is available for underground and aboveground storage tanks.

## ENVIRONMENTAL CASUALTY PRODUCTS

- **Primary Environmental Policy (PEP)** – General liability coverage combined with certain site pollution liability and contractor pollution liability coverages. \$1M per occurrence claim; \$2M aggregate.
- **Environmental Casualty Excess** – Our Environmental Commercial Umbrella Policy (**EnvUmb**) and Environmental Excess Liability Policy (**EnvXS**) can provide lead or follow form excess coverage over PEP or other carrier policies.

## CAPACITY

Up to \$25M

## VALUE ADDED RISK MANAGEMENT SERVICES

- 24/7 Helpline
- Strategic Response

# EXCESS CASUALTY

## PRODUCTS:

- Lead Umbrella: \$25M
- Excess Insurance: \$25M

## CAPACITY

Maximum of \$25M per policy

## TARGET INDUSTRIES

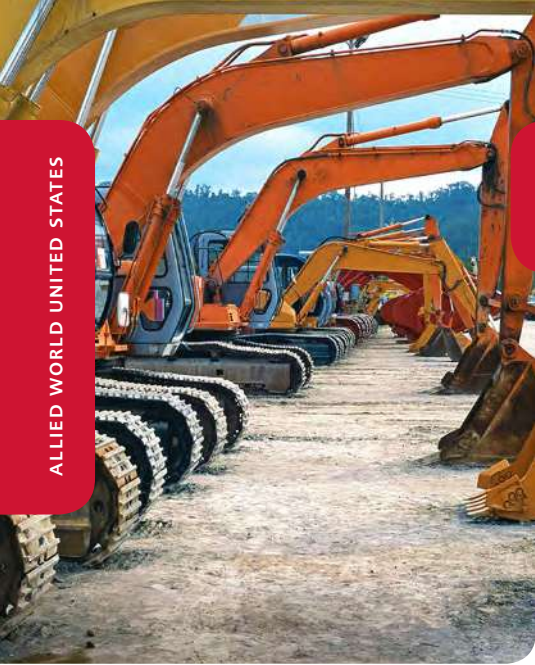
- Construction
- Public Entity
- Real Estate
- Service Industries
- Healthcare
- Light/Moderate Chemical Manufacturing and Manufacturers
- Higher Education
- Religious Institutions
- Mercantile Retailers
- Sports & Entertainment

## UNDERWRITING STRATEGY

- Broad industry appetite for most classifications of business
- Leverage our specialized expertise and industry guidelines to develop customized coverage for each insured

## COVERAGE ENHANCEMENTS

- Strategic Response®
- Real Estate Suite®



Our customizable coverage options apply to a wide range of business classes and address the diverse array of Inland Marine risks and exposures

# INLAND MARINE

## CAPACITY

Up to \$200M in-house capacity for non-frame construction (with the ability to provide additional limits through the use of facultative reinsurance).

## TARGET CLASSES

- Construction Risk
  - Builders' Risk of every type including renovations and dwellings
  - Installation Floaters
  - Contractors' Equipment Floaters
- Logistics
  - Motor Truck Cargo
  - Warehouse Legal Liability
  - Vehicle Physical Damage on over the road heavy truck fleets
- Commercial Output Coverage
  - Fixed property coverage on risks with predominant Inland Marine exposure

- Floaters of Every Type
- All filed Inland Marine coverages (i.e. accounts receivable, valuable papers and records, musical instruments, etc.)

## UNDERWRITING CAPABILITIES

- Team has extensive knowledge of Inland Marine business with an average of 12 years of experience
- Admitted paper in 50 states
- Underwriters in Atlanta, Chicago, Dallas, New York, San Francisco and Los Angeles

# GENERAL CASUALTY & CONSTRUCTION

## GENERAL CASUALTY

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### PRODUCT HIGHLIGHTS

- General Liability - \$2M  
Minimum premium \$50,000
- Occurrence and Claims Made forms available
- Commercial Auto - \$2M CSL
- Separate auto policy option available with GL submission

### TARGET CLASSES

Manufacturing/Complex Products, Food, Hospitality, Distributors/Suppliers, Retail, Real Estate

### EXCLUDED CLASSES

Life Science, Transportation (including rail), Pharmaceutical/Nutraceutical, Chemicals, Energy

## CONSTRUCTION

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### PRODUCT HIGHLIGHTS

- General liability - \$2M
- Commercial Auto -\$2M
- Contractor Practice Programs
- Wrap-Ups, CCIPs/OCIPs and Rolling Programs
- Project Specific Programs, Owners Interest, OCPs and RRP
- \$75,000 minimum GL premium for most states
- \$100,000 minimum GL premium for New York, Illinois, California, Alaska and Hawaii
- Program Type: SIR, Guaranteed Cost, Deductibles

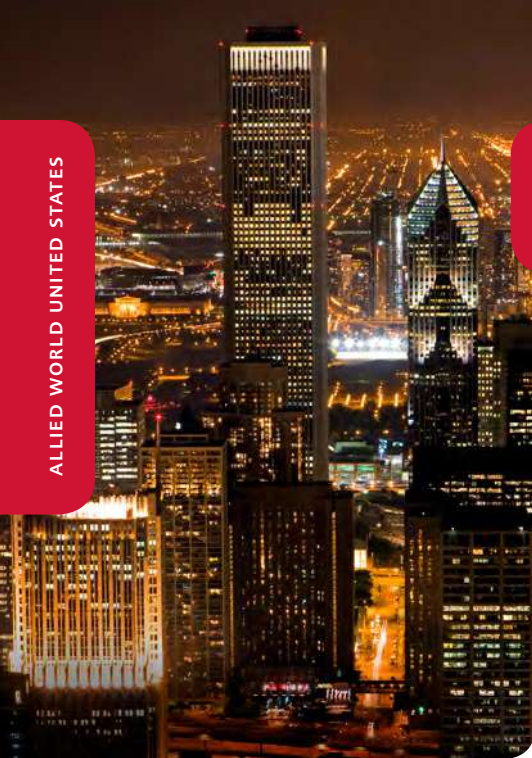
### TARGET CLASSES

Energy Contractors, General Contractors, Concrete, Electrical, Carpentry, Masonry, HVAC, Plumbing, Street and Road, Landscaping, Painting, Paper hanging, Cable installers (non-residential), Misc. metals

### EXCLUDED CLASSES

Life Science, Transportation (including rail), Pharmaceutical/Nutraceutical, Chemicals, Energy





# PROPERTY

## PRODUCTS

- All Risk or Named Perils
- Flood
- Earthquake

## UNDERWRITING STRATEGY

- Targeting preferred excess and surplus lines general property classes of business, primarily in the middle and large account market segments (non-Fortune 1000)
- Preference for high hazard fire and critical catastrophe risk on a primary basis
- Capability to do Primary, Buffer and/or Excess layers
- Capability to participate on shared (coinsurance) or layered programs as needed

## KEY DEDUCTIBLES

- All Other Perils (AOP) \$10,000 minimum per occurrence
- Habitational \$100,000 minimum per occurrence
- Tier 1 Windstorm 5% with \$100,000 minimum per occurrence

- Flood Zones A/V coverage offered excess of NFIP whether purchased or not
- California Earthquake 5% with \$100,000 minimum per occurrence
- New Madrid EQ 2% with \$100,000 minimum per occurrence
- Pacific Northwest EQ 2% with \$100,000 minimum per occurrence

## LIMITS

- Non-Catastrophe Exposures up to \$25M per policy
- Primary Critical Catastrophe\* Exposed Accounts \$15M per policy

*\* Critical Catastrophe exposure is defined as earthquake in Los Angeles or San Francisco zones, windstorm in Tier 1 coastal counties from Texas to Florida, and Flood in FEMA Zone A & V territories.*





# SURETY

Allied World uses our proven financial strength, unmatched customer service and innovative thinking to bring superior surety solutions to the market.

## SURETY LINES OF BUSINESS

- Contract Surety
- Commercial Surety
- Environmental Surety — available either as a standalone option or in concert with Allied World's Environmental insurance.

## CAPACITY/LIMITS

Up to \$35M/\$125M per account; higher limits are available based upon credit quality of client.

## TARGETED CLASSES

Allied World's emphasis is on middle market accounts, typically contractors with a minimum of \$15M in annual revenue and \$1M in net worth. We will consider:

- General Contractors
- Heavy Highway — Engineering
- Environmental based contractors specializing in soil remediation, demolition, and hauling (Superfund located projects will be considered)
- Large subcontracting firms, such as Electrical and HVAC
- Manufacturing firms
- Supply Contractors

## Professional Guidance Your Customers Need

Our seasoned underwriters can identify obstacles and perform the due diligence that is needed to ensure that work that is contracted is successfully brought to completion.



# PROGRAMS

Allied World collaborates with some of the leading program administrators in the country to bring clients innovative and comprehensive insurance protection.

## PARTNERSHIP IS OUR SPECIALTY

We recognize the value that a strong and stable relationship with a program administrator can offer and work collaboratively, building on our mutual strengths, to establish and cultivate long-term relationships. We are particularly interested in building programs where we can offer differentiation, comprehensive coverages and superior service to a product segment together.

## CURRENT PROGRAMS

- **Construction:** Contractors
- **Entertainment/Recreation:** Country Clubs, Wineries, and Breweries
- **Environmental**
- **Food:** Restaurants and Grocers
- **Habitational**
- **Healthcare:** Psychiatrists, Psychologists, Social Workers, and Allied Health Providers
- **Public Service:** Emergency Service Organizations, Municipalities and Water Related Entities
- **Social Service Agencies**
- **Other:** California Earthquake DIC, Auto Dealerships

By discovering industries and product specialties that have been underserved by traditional insurance markets, we are able to build products and services that support niche needs.



Unique and Tailored E&O coverage for countless professional classes. We have the ability to service traditional clients, as well as to craft coverage for complex, or hard to place accounts.

# ERRORS & OMISSIONS (E&O)

## PRODUCTS

Comprehensive coverage to ensure that our policyholders are protected against risks specific to their profession, including:

- **Cyber Insurance:** an integrated end-to-end solution designed to mitigate cyber risk exposures with tailored coverage, pre-breach risk management services, and should a breach occur, turnkey services from industry-leading Incident Response vendors.
- **Allied World//FrameWRX<sup>SM</sup>:** an industry-leading cyber risk management platform, FrameWRX features unprecedented user engagement, personalized service, and is available at no charge as part of the Cyber Insurance policy. A similar, fee-based option is also available to all of our US policyholders.
- **Lawyers Professional Liability:** available on an admitted (Allied World LPL Assure<sup>SM</sup>) or surplus lines (E&S) basis. Offers clients flexibility, broad coverage and value-added risk management.
- **Insurance Agents & Brokers:** ideal for insureds with annual GWP of \$10M or more.
- **Private Risk Transfer Organizations (PRO):** for Insurance Companies and other risk transfer organizations.
- **Miscellaneous Professional Liability:** coverage for 200+ classes.

## CAPACITY

- **Cyber:** up to \$25M aggregate limit with no minimum premium
- **Insurance Agents & Brokers:** up to \$15M
- **Private Risk Transfer Organizations:** up to \$20M
- **Lawyers and Miscellaneous Professionals:** up to 10M

# MEDICAL PROFESSIONAL LIABILITY

Our specialty insurance model is built around dedicated service teams in underwriting, risk management and claims, each staffed by professionals who have a wealth of healthcare experience, a commitment to excellence and a track record of delivering results.

## PRODUCTS

Our standalone Professional Liability products are designed to address the unique exposures and coverage needs of each niche organization:

- Hospital Professional Liability
- Miscellaneous Medical Facilities Professional Liability
- Physician and Surgeon Groups
- Clinical Research Liability Insurance

## CAPACITY

- **Hospitals and Miscellaneous Medical Facilities:** \$1M/\$3M primary, up to \$25M excess and umbrella
- **Physicians:** 1M/\$3M primary, excess available
- **ACOs:** up to \$25M

## COMPREHENSIVE PACKAGES

- **Accountable Care Organizations (ACOs):** builds off of a core Errors & Omissions (E&O) policy, with optional Regulatory Claims Coverage, Medical Professional Liability (including GL), Cyber, D&O, EPL, Fiduciary Liability, and Crime Coverage.
- **Allied World Miscellaneous Medical Suite<sup>SM</sup>:** offers Medical Professional Liability, Privacy Liability and Network Risk, and Management Liability (D&O, EPL and Fiduciary) for Miscellaneous Medical Facilities.

## OTHER COVERAGES FOR HEALTHCARE ORGANIZATIONS

Allied World also offers comprehensive privacy & network security protection via our Cyber policy. Environmental Liability for Healthcare Organizations is also available.

# HEALTHCARE MANAGEMENT LIABILITY

## CAPACITY

Up to \$25M for all products other than Health Care Consultants and 365 Complete<sup>®</sup>, which have limits up to \$10M.

## COMPREHENSIVE PACKAGES

- **ForceField<sup>®</sup> for Healthcare Organizations:** available as a package or on a standalone basis with shared or separate limits. Coverages include D&O, EPL, Fiduciary, Crime, Kidnap & Ransom/Extortion, and Employed Lawyer Coverage.
- **Accountable Care Organizations (ACOs):** builds off of a core Errors & Omissions (E&O) policy, with optional Regulatory Claims Coverage, Medical Professional Liability (including GL), Cyber, D&O, EPL, Fiduciary Liability, and Crime Coverage.
- **Allied World Miscellaneous Medical Suite<sup>SM</sup>:** offers Medical Professional Liability, Privacy Liability and Network Risk, and Management Liability (D&O, EPL and Fiduciary) for Miscellaneous Medical Facilities.
- **365Complete<sup>®</sup>:** combines Managed Care E&O, Cyber and Management Liability coverage into one single source solution for managed care organizations with revenues under \$100M.

## STANDALONE PRODUCTS

- **Excess D&O:** True follow form coverage with respect to terms and conditions (including definitions and defense costs).
- **Executive ForceField<sup>®</sup> Side A Excess D&O and Lead DIC:** Our follow form coverage helps to fill voids by building off of the extensively negotiated primary coverage.
- **Managed Care E&O Liability:** Offers broad definitions of covered managed care activities, including vicarious bodily injury exposures associated with wellness programs. For organizations of all sizes, including national HMOs or PPOs. Available on a primary & excess basis.
- **Health Care Consultants:** Professional liability policy includes contingent bodily injury coverage specific to the exposures and needs of this diverse group.
- **Benefit Plan Purchaser E&O:** For organizations that self-insure all or part of their employee benefit programs.



# MANAGEMENT LIABILITY

FOR PRIVATE COMPANIES & NOT-FOR-PROFIT ORGANIZATIONS

## PRODUCTS

- **ForceField® Private/Not for Profit:** D&O, EPL, Fiduciary, Crime, Employed Lawyers, and KRE
- **Executive Forcefield® Side A Excess D&O and Lead DIC**
- **Excess Follow Form Policy:** including top heavy options
- **Multi-Employer Plan Fiduciary Coverage:** primary and excess

## CAPACITY

Up to \$15M

## FORCEFIELD®

- Total solution for management liability protection, combining a single application and a single underwriter with multiple essential coverage components (Directors & Officers, Employment Practices Liability, Fiduciary, Employed Lawyers, Crime, and Kidnap & Ransom/Extortion).
- Clients have the ability to purchase the entire package of comprehensive coverages or combine only the elements that are essential for their needs.
- ForceField® provides the flexibility to select separate limits for each coverage section, share limits among certain coverages, or choose a combination of separate and shared limits.
- Tailored policies a specialty. Stand-alone EPL, Excess Worldwide coverage and manuscript endorsements available.



# MANAGEMENT LIABILITY

FOR PUBLICLY-TRADED COMPANIES

## PRODUCTS

- **ForceField® Primary Directors & Officers Liability for Publicly Traded Companies:** provides several new personal protections for directors and officers, including pre-claim inquiry costs, facilitation costs, liberty protection costs, crisis event coverage and e-discovery services.
- **Executive ForceField® Side A Excess D&O and Lead DIC:** revised form addresses new business and regulatory risks. Definitions have been broadened, exclusions have been limited, and new coverages have been incorporated to address emerging risks like internal inquiries and regulatory/criminal investigations.
- **Fiduciary:** primary and excess
- **Excess Follow Form Policy**
- **Independent Directors Liability:** a portable limit of liability for company board members who sit on more than one board.

## CAPACITY

\$25M

*For more information on our US Financial Institution Capabilities, please see the next page.*



# FINANCIAL INSTITUTIONS

## PRODUCTS

- **ForceField® Primary Directors and Officers Liability:** for Publicly Traded Financial Institutions.
- **ForceField® Investment Management:** Management and professional liability coverages for asset managers, registered and unregistered funds.
- **Executive ForceField® Side A D&O Excess and Lead DIC:** our industry-leading policy includes an FI endorsement specifically tailored to the needs of independent trustees and directors of mutual funds. Able to provide broad Indemnifiable Loss (Side 'B') coverage for independent directors of mutual fund boards, the Side 'B' option will uniquely include certain drop down, DIC features.

- **Excess capability for:**

- Blended Management and Professional Liability coverage options (inclusive of E&O, D&O, EPL, Fiduciary and Fidelity)
- D&O for Private Companies
- Professional Liability (E&O) for most classes of FI business
- Fiduciary Liability on as excess basis

## TARGET CLASSES

Our broad appetite includes, but is not limited to:

- Banking and Lending Institutions
- Trust Companies
- Asset Managers
- Mutual Funds and Advisors
- Hedge Funds
- Insurance Companies
- Investment Dealers and Brokers

## CAPACITY

\$25M

# RISK MANAGEMENT & LOSS CONTROL

**Risk management is a core element of our proactive approach to insurance.**

Available to most clients as a complimentary feature of their policy, we customize our risk management services to address their specific needs and goals.

Risk management and loss control services are available for the following product lines:

- **Employment Practices Liability (EPL)**
- **Directors & Officers (D&O)**
- **Errors & Omissions (E&O)** – Lawyers and Insurance Agents. Cyber clients receive Allied World//FrameWRX<sup>SM</sup>.
- **Healthcare** – All healthcare policyholders receive access to risk management programs that focus on loss prevention, expert guidance and rapid response, at no additional charge. Specialized risk management professionals can assist policyholders in finding ways to manage and mitigate risks.
- **Environmental** – most organizations, including Healthcare organizations

- **Casualty** (Primary and Excess)
- **Defense Base Act**
- **Primary Construction**
- **Architects & Engineers Professional Liability**

## **A Valuable Resource at a Crucial Time.**

As part of our excess casualty, environmental, directors & officers and medical suite of products, we offer Strategic Response<sup>®</sup>— a complimentary service that makes it easier to maneuver through a catastrophic event. Every policyholder is provided with a toll-free crisis hotline to access professional crisis management resources in the event of a catastrophe. Our Strategic Response team is available to help executives manage the situation and mitigate the damage.

*Risk management / loss control services are provided or arranged through AWAC Services Company, a member company of Allied World.*

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[alliedworldinsurance.com](http://alliedworldinsurance.com)

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