

Asia-Pacific Product Guide





OUR FOOTPRINT

- 26 Global RE/insurance Divisions
- 21 Offices Worldwide
- Over 1,500 Relationship-focused Employees Worldwide
- 260,000+ large account, middle-market, SME insurance policyholders and cedents worldwide
- · Established in 2001

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

OUR DIFFERENCE

PROVEN

Claims paid track record

DISCIPLINED

Underwriting for sustainability

TAILORED

Approach to risks and rate

CONSISTENT

Leadership, strategy and results

RESPONSIVE

Regional underwriting teams empowered with authority

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.

\$15.9 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.

94%

CUSTOMERS RESPONDING TO OUR 2021
SATISFACTION SURVEY ARE "LIKELY TO
EXTREMELY LIKELY" TO RECOMMEND ALLIED
WORLD TO A FRIEND OR COLLEAGUE BASED
ON THEIR CLAIM EXPERIENCE

* Inception through March 31, 2021. Results do not include former RSA claims.





2017 2018 Allied World Moves its Headquarters Back to Bermuda US Reinsurance Established 20 **Established** Company & Brand Allied World Headquarters 0 Position European Launch of Europe in in Bermuda VO Platform as Allied World Dublin & Allied **Financial Services** Primary Market World US Record Results for 2009 in Boston Allied World Allied World Canada Opens Opened Allied World Miami Approved for Singapore & Hong Kong

Fairfax Financial

Holdings Limited

Acquires

Allied World

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

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.



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

ACCIDENT & HEALTH

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
- Sharing Economy

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



PRODUCTS

- Wedding Cover
 - Event Organizer
 - Venue Provider
 - Hotel Chain
- Golf
- Maid
- Pet

- Involuntary Loss of **Employment**
 - Membership Privilege
 - Finance Company
 - Credit Card cover

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
- Consequential Loss
- Data Protection
- Director & Employment Practice Liability
- 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



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)/ Contarctors' Plant and Equipment (CPE) in conjunction with C/EAR cover
- Operational cover in conjunction with CAR/EAR
- Bespoke coverage solutions
- · Package and multi-line placements

CONSTRUCTION & ENGINEERING

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)

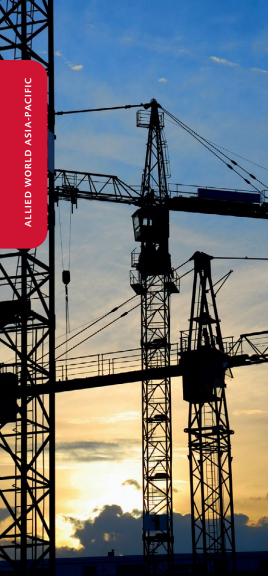
- · Chemical and pharmaceutical plants
- Mining (processing) and mineral extraction
- Manufacturing and process industries (e.g. automobiles, electronics and semiconductors, food and beverage, metals production and refining)
- · Oil, gas and petrochemicals
- Power generation and transmission and utilities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

CAPACITY

- Up to US\$100M on Probable Maximum Loss Basis
- Direct and reinsurance placements, lead or follow

ADDITIONAL SERVICES / CAPABILITIES

- Delay in Start Up / ALoP Monitoring
- Construction Risk Engineering



CONSTRUCTION & ENGINEERING (CONTINUED)

TERRITORIES

Our teams based in Singapore, Hong Kong and Australia primarily focus on projects located in South Asia, North Asia, Australia and the Pacific Region, but can support Asia Pacific based clients who have projects in Africa, Europe, North America and South America. For those projects located in North America, our focus is on highly-technical projects, such as power plants, tunnels or projects which are part of a non-North American 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 in house engineers, including Power & Utilities, Mechanical, Civil Construction & Tunneling, Marine and Logistics. Through their combination of hands-on industry experience with sound loss prevention knowledge, this team adds value for our customers by identifying risk exposures and offering economical recommendations to mitigate them.

We are offering a range of services, tailored to the type of project and level of coverage that is required, including but not limited to:

- Onsite surveys throughout the life cycle of a construction project starting with initial project set up through to final commissioning.
- Desktop reviews of project designs to advise on construction materials, occupancy related hazards, fire protection, and natural hazards
- Delay in Start-up (DSU) Monitoring, ensuring any such claims settle quickly and smoothly if they arise.

By developing a close relationship and having a solid understanding of the projects we underwrite, we are seen and accepted on site as second set of eyes for the Insured and welcomed on site as part of the project team.



ENVIRONMENTAL

PRODUCTS

- ReviveSM Fixed Site (RFS)
- ReviveSM 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

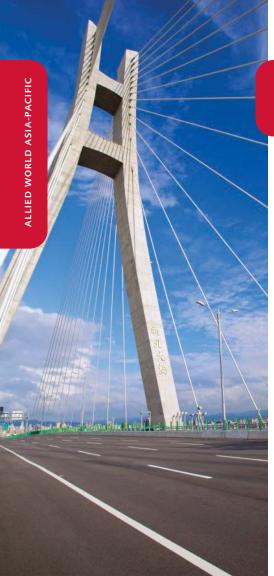
TARGET CLASSES

ReviveSM Fixed Site (RFS):

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

ReviveSM 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\$30M in limits for Primary
 Casualty, Excess Casualty, Energy Liability,
 Construction TPL, and Umbrella Liability
- Up to US\$5M in limits for Product Recall risks

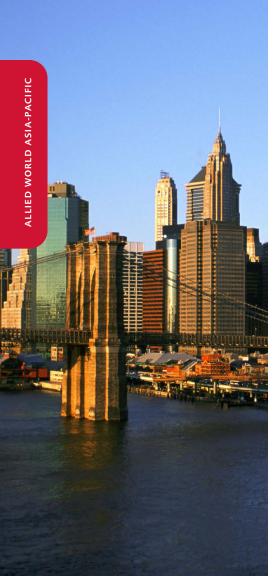
UNDERWRITING CAPABILITIES

Primary and Excess Casualty/Umbrella Liability:

- Insurance and Facultative Reinsurance
- 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



GENERAL CASUALTY (CONTINUED)

Primary and Excess Energy Liability

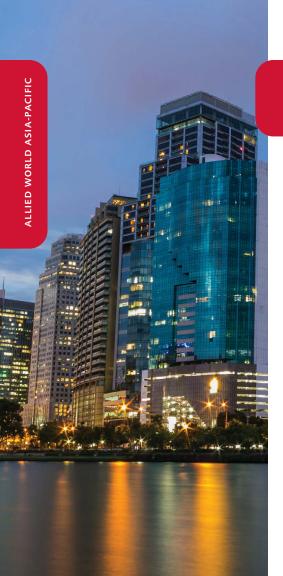
- Insurance and Facultative Reinsurance
- No industry-specific exclusions
- No specific minimum attachment point requirement
- Underwriting expertise in both onshore and offshore energy liability exposures
- 100% layer or co-insurance participation

Primary and Excess Product Liability

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

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\$200M

UNDERWRITING APPETITE

- Bespoke or standard market wordings for PD/BI and anciliary 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 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



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)

HEALTHCARE LIABILITY

PRODUCT AND COVERAGE FEATURES

Comprehensive claims-made Healthcare Liability coverage

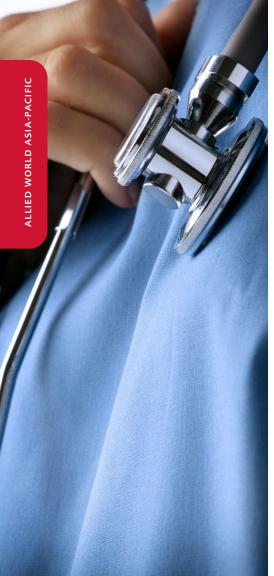
- Extends beyond medical malpractice coverage, responding to the full range of patient exposures arising in the course of the insured's business
- Integrated bodily injury and financial loss coverage, including damages relating to non-deliberate breaches of confidence and privacy
- Claims conditions 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-today 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.



TARGET INDUSTRY SECTORS

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

MANAGEMENT LIABILITY

PRODUCTS

- Excess Side A Difference in Conditions (DIC) Directors and Officers Liability
- FlexFieldSM
- 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



TARGET CLASSES

We have a broad appetite, including:

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

MARINE

CAPACITY

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

KEY COVERAGE

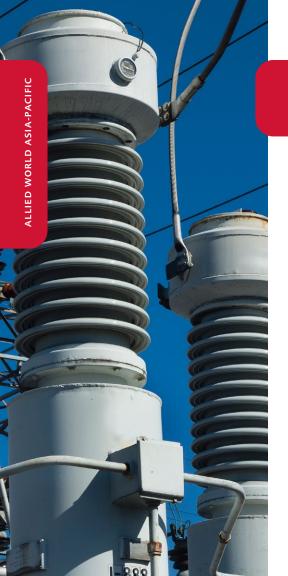
- · Annual cover, single voyage
- · Comprehensive all risks coverage
- Delay In Start Up insurance
- Direct, Facultative, Multinational
- Primary or excess layers
- Project Cargo
- Stock Throughput

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 in place industry leading experts in Marine Risk Management, including specific expertise in Supply Chain Logistics, Logistics Security and Project Cargo insurance.
- Our Risk Managers come from the Cargo industry having held global Risk Management positions and having worked on cargo ships loading and unloading all sorts of cargo.
- This experience and understanding of the realities associated with this complex industry, allows us to offer practical and commercial risk mitigation advice to our clients.



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.



TARGET INDUSTRY SECTORS

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

PROFESSIONAL LIABILITY

CAPACITY

Limits of up to US\$25M

TERRITORIES

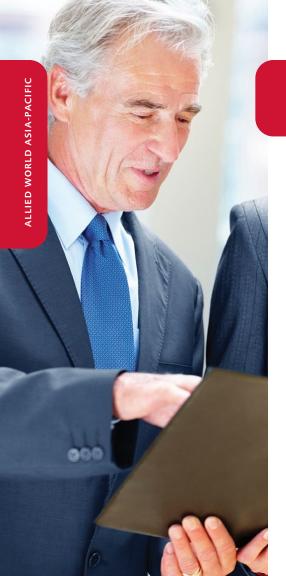
- Asia-Pacific domiciled companies and partnerships
- Bermuda, British Virgin Islands, and Cayman Islands domiciled companies and partnerships where the businesses are otherwise predominantly Asia-Pacific based

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



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

CONTACT US

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