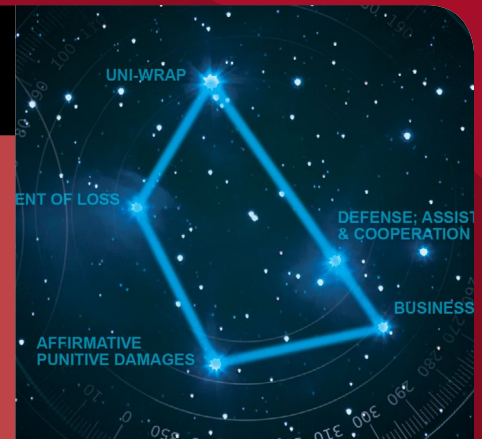


**CONSTELLATION SUITE**

Allied World's Constellation is five excess general casualty coverage enhancements clustered into one group. From our vantage point in Bermuda, this collection of innovative coverages brings clarity to the excess general casualty market with a cost savings for the insured. Since our beginning, Allied World has been in the forefront of the Bermuda casualty marketplace offering follow-form coverage at lower attachment points. Now Allied World is redefining the boundaries and launching the next frontier of coverage enhancements. Rediscover the Bermuda casualty marketplace with Allied World's Constellation.

**UNDERWRITING STRATEGY**

- For follow-form occurrence business
- Attachment point and capacity: \$25M excess of \$25M layer
- Not subject to United States Federal Excise Tax
- No revenue thresholds

**POLICY HIGHLIGHTS****Defense; Assistance & Cooperation**

- Provides drop-down duty-to-defend. Allied World will assume the defense of a suit covered under this Policy if the underlying duty-to-defend insurance tower has been exhausted.

**Payment of Loss**

- Recognizes the reduction of underlying limits in the event the insured has self-funded an underlying layer. Allied World will not lower the attachment point if an underlying carrier is insolvent; however, if the insured pays a loss out of pocket up to Allied World's attachment point, then we will respond to such covered loss.

**BUSINESS CONTINUITY**

- Provides a policy extension in the event of a natural disaster or other catastrophe. Allied World will provide a policy extension in the event a natural disaster prevents communications between the insured and their broker or Allied World.

**Uni-Wrap**

Presents a new approach to covering punitive damages for large, corporate insureds in the U.S.

- Uni-Wrap schedules both the underlying onshore policies and the offshore punitive damages wrap policies that are the counterparts of those underlying onshore policies.
- Uni-Wrap provides excess coverage above the scheduled punitive damages wrap policies, which is not currently the case with either onshore or offshore excess policies.
- Uni-Wrap provides excess coverage as long as scheduled onshore and offshore limits along with any applicable other insurance limits are exhausted.
- Uni-Wrap states that the restrictive-as-underlying provision does not apply to a Covered Punitive Damages loss.

**Affirmative Punitive Damages**

- Provides affirmative punitive damages on occurrence-trigger policies. Allied World will cover punitive damages at the stated attachment point when punitive damages are excluded by underlying insurance.

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**GENERAL CASUALTY**