

# ACCIDENT & HEALTH

We offer international accident, sickness, medical and travel insurance solutions, giving protection to small and medium sized businesses and affinity groups across a broad range of trades and occupational classes.

Distributing products through our trusted network of partners, intermediaries and the broking community, we favour high volume distribution with a personalised approach to underwriting service and product design where we listen to what our partners want and incorporate their insight and experience, to meet the needs of the insured.



EUROPE

## KEY PRODUCTS

### Our group products include:

- Personal accident and sickness including accidental death and disability
- Medical expense for those travelling outside of their home country or country of permanent residence
- Business travel

### We have the ability to:

- Create enhanced customer value by combining our A&H products with our partner's core products and services
- Combine with other coverages underwritten by our specialist colleagues:
  - General Liability
  - Healthcare
  - Employers Liability
  - Bespoke

## TARGET CLASSES

Small and medium sized businesses and affinity groups including, but not limited to:

- Associations
- Clubs
- Societies
- Amateur sports teams
- Educational institutions such as colleges and universities
- Exchange groups
- Cultural programmes
- Financial institutions

## CAPACITY

### Company Market:

- Any one person up to \$3M
- Any one accumulation/event up to \$10M

## TERRITORIES

Our primary focus is European domiciled risks, but we can consider worldwide opportunities. The team will tailor the product and cover according to local distribution, market conditions and regulatory environment.

## UNDERWRITING STRATEGY

- Create aligned, long-term strategic partnerships, led by a knowledgeable team experienced in managing delegated relationships
- Deliver excellent underwriting service supported by strong data analytics, technical ability and responsiveness
- Focus on volume distribution with cover offered on a mandatory basis. Voluntary cover can be considered.
- Offer both lead or following market capacity, insurance or reinsurance
- An underwriting appetite that supports a flexible approach to product design rather than 'one size fits all'

## CONTACTS

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## RISK MANAGEMENT AND LOSS CONTROL

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

## CLAIMS SUPPORT CLIENTS CAN COUNT ON

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Allied World's claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

## FINANCIAL STRENGTH

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Allied World recognises the importance of having a carrier with the financial strength to be there when your clients need it. We believe that our ratings, conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and provide our insureds the protection they need.



A FAIRFAX Company

Coverage is subject to the satisfaction of applicable regulatory licensing requirements and will be provided through appropriately licensed insurance intermediaries. Actual coverage may vary and is subject to policy language as issued. Risk management services are provided by or arranged through AWAC Services Company (Ireland) Limited, a member company of Allied World. **Allied World Europe** Coverage will be underwritten by Allied World Assurance Company (Europe) dac, which is regulated by the Central Bank of Ireland and is rated "A" (Excellent) by A.M. Best, "A3" (Good) by Moody's and "A-" (Strong) by Standard & Poor's. Coverage underwritten within Switzerland is by Allied World Assurance Company, AG, which is regulated by the Swiss Financial Market Supervisory Authority and is rated "A-" (Strong) by Standard & Poor's. © 2020 Allied World Assurance Company Holdings, Ltd. All rights reserved.