

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.



Our strategy combines a decisive technical underwriting approach coupled with our commitment to a highly responsive service to our brokers. Our underwriters actively engage with our insurance brokers to encourage and ensure continuing dialogue towards product design and development.

We know the challenges and the protections that are necessary and specific to your client's industry. Our seamless coverage provides peace of mind that clients have the right level of cover in place for their needs. Allied World places great emphasis on understanding your clients' business and the team will work with the broker to build and maintain relationships with clients.

The UK commercial division is comprised of a specialist team of underwriters and claims technicians who possess a wealth of industry experience and their commitment to delivering a first-class service has led to our reputation for excellent working relationships and professional standards.

KEY COVERAGE

PRODUCTS	COVERAGES	
PROFESSIONAL INDEMNITY	Primary & Excess Layer	Accountants, Architects, Design & Construction, Engineers, Miscellaneous
	Excess Layer only	Information Technology, Insurance Brokers, Surveyors
COMMERCIAL COMBINED	Property	Material Damage (which can be extended to include Terrorism and Machinery Breakdown), Business Interruption, Goods In Transit, Specified Items All Risks, Money and Book Debts
	General Liability	Employers' Liability, Public and Product Liability
	Medical Malpractice	Patient injury caused by any negligent act, error or omission in the rendering of or failure to render healthcare treatment
	Personal Accident	Personal Accident
	Additional Coverages	Commercial Legal Protection and Cyber covers are available on the majority of policies
PROPERTY OWNERS	Property	Material Damage (which can be extended to include Terrorism and Machinery Breakdown), Business Interruption and Specified Items All Risks
	General Liability	Employers' Liability and Public Liability
	Additional Coverages	Commercial Legal Protection and Cyber covers are available on the majority of policies
COMBINED LIABILITY	General Liability	Employers' Liability, Public and Product Liability
	Personal Accident	Personal Accident
	Additional Coverages	Commercial Legal Protection and Cyber covers are available on the majority of policies
CONTRACTORS ALL RISKS	Property	Material Damage (which can be extended to include Terrorism and Machinery Breakdown), Business Interruption, Goods In Transit, Specified Items All Risks, Money, Book Debts, Contract Works and Contract Plant
	General Liability	Employers' Liability, Public and Product Liability
	Personal Accident	Personal Accident
	Additional Coverages	Commercial Legal Protection and Cyber covers are available on the majority of policies

UK COMMERCIAL DIVISION

(continued)

UNDERWRITING STRATEGY

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

CLAIMS SUPPORT CLIENTS CAN COUNT ON

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

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.

Allied World's Lloyd's Syndicate 2232 benefits from the ratings assigned to the Lloyd's market: A (Excellent) from A.M. Best, A+ (Strong) from Standard & Poor's and AA- (Very Strong) Fitch ratings. In addition, we are part of the Lloyd's chain of security and as a result all policies written by Syndicate 2232 are backed by the Lloyd's central fund.



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 (i) authorized and regulated by the Central Bank of Ireland and deemed authorized by the Prudential Regulatory Authority and (ii) subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorization, are available on the Financial Conduct Authority's website. Allied World Europe 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. **Allied World Syndicate 2232** coverage will be underwritten by Allied World Syndicate 2232, including EU/EEA business that will be underwritten by Lloyd's Insurance Company S.A. (Belgium) and fully ceded to and reinsured by Allied World Syndicate 2232. Syndicate 2232 is managed by Allied World Managing Agency Limited, which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Lloyd's market is rated "A+" (Strong) by Standard & Poor's and "AA-" (Very Strong) by Fitch Ratings. © 2021 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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