

# ALLIED WORLD WORKFORCE

Businesses generally tend to underestimate the cost of dealing with employment-related charges. In addition to the cost of defending such claims, the financial consequences of employment-related losses can be devastating, should penalties be assessed or settlement determined. Allied World's Employment Practices Liability (EPL) coverage provides protection for an employer and its employees against claims made by current, former or prospective employees for discrimination (age, race, sex, disability, wage, etc.), wrongful termination, sexual harassment, retaliation and other employment-related allegations.

## POLICY HIGHLIGHTS

- Flexible retention options; single or multi-plaintiff retentions
- Claims reported policy
- Full punitive and exemplary damages coverage included (no need for separate puni-wrap)
- Fines and penalties coverage (where insurable under most favourable law)
- "Pay on behalf of" policy with no duty to defend
- Broad definition of "Employee", "Loss", "Retaliation" and "Wrongful Act"
- Automatic coverage of new subsidiaries with less than 5,000 employees
- Third party coverage included, no sublimit
- 45-day post policy reporting of claims
- Worldwide coverage

## CAPACITY

- Primary
  - Company Market: \$15M/€10M/£10M or local currency equivalent
  - Lloyd's Syndicate 2232: \$15M or local currency equivalent
- Excess
  - Company Market: \$25M/€20M/£15M or local currency equivalent
  - Lloyd's Syndicate 2232: \$25M or local currency equivalent

## SUPERIOR COVERAGE AND SERVICE

- By blending comprehensive coverage with Allied World's innovative approach, financial strength and dedicated team of experienced professionals, we are able to locate the optimal mix of service and protection
- Our team of technically astute underwriters based in London understand the pressures companies with a large, widespread workforce face and can formulate coverage to fit their needs
- Our broad appetite enables Allied World to write coverage for worldwide companies (from 10,000 to 100,000 employees) with sophisticated human resource departments

## UNDERWRITING STRATEGY

- Appetite to write both Primary and Excess layers
- All industry sectors considered
- Building long-term and reciprocal relationships with our brokers and clients

## RISK MANAGEMENT AND LOSS CONTROL

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.



## CONTACTS

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## 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.

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, "A2" (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. © 2023 Allied World Assurance Company Holdings, Ltd. All rights reserved.