



European Product Guide

ABOUT ALLIED WORLD

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and are a subsidiary of Fairfax Financial Holdings Limited. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

- \$26.6B in Total Assets
- AM Best "A+" (Superior)
- \$7.7B in Total Capital
- Standard & Poor's "AA-" (Very Strong)
- \$7.4B in Gross Premiums Written

ABOUT FAIRFAX FINANCIAL HOLDINGS

- \$107.8B in Total Assets
- 21,000+ Employees Strong
- \$44.5B in Total Capital
- Operations Spanning 50 Countries
- \$33.6B Gross Premiums Written
- Allied World is a subsidiary of Fairfax Financial Holdings Limited
- 8th Largest North America RE/Insurer with a Strong Global Reach

Financial information as of 12.31.2025

Expanding Our Footprint One Customer at a Time

OUR FOOTPRINT

- 26 Global RE/insurance Divisions
- 27 Offices Worldwide
- Over 1,700 Relationship-focused Employees Worldwide
- Established in 2001

OUR DIFFERENCE

PROVEN

Claims paid track record

DISCIPLINED

Underwriting for sustainability

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.

\$27.4 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.*

95%

CUSTOMERS RESPONDING TO OUR 2025
SATISFACTION SURVEY ARE "LIKELY TO
EXTREMELY LIKELY" TO RECOMMEND ALLIED
WORLD TO A FRIEND OR COLLEAGUE BASED
ON THEIR CLAIM EXPERIENCE

** Inception through December 31st, 2025.*



2001

Established Headquarters in Bermuda

2003

Opened Allied World London

2002

Opened Allied World Boston & New York

2004

Opened Allied World Dublin

2005

Opened Allied World Chicago & San Francisco

2006

Opened Allied World Dallas

2007

Opened Allied World Atlanta

2008

Opened Allied World Costa Mesa, Philadelphia, Los Angeles, Zug
Acquired Darwin Professional Underwriters

2009

Opened Allied World Singapore & Hong Kong

2010

Launched Lloyd's Syndicate 2232

2011

Obtained Operating License in Labuan

2012

Opened Allied World Miami

2013

Opened Allied World Toronto

2014

Opened Allied World Sydney

2015

Acquired RSA Hong Kong & Singapore

2022

Opened Allied World Houston & Nashville

2023

Opened Allied World Brisbane & Manchester

2026

25th Anniversary

EUROPE & SYNDICATE 2232
PLATFORM & SERVICES

EUROPE & SYNDICATE 2232

PRODUCT INFORMATION

Allied World underwrites a diverse portfolio of risks – from SMEs to FTSE 100 companies. Coverage is underwritten by Allied World Assurance Company (Europe) dac or Allied World Syndicate 2232. Limits will vary per line of business and risk.

Below is a summary of Allied World's product suite:

- Construction & Engineering
- Financial Institutions
- Fine Art & Specie
- General Casualty
- Healthcare
- International Property
- Management Liability
- Marine Cargo
- Professional Indemnity
- UK Commercial Division

CONSTRUCTION & ENGINEERING

PRODUCTS

- Erection All Risks (EAR)
- Contractors All Risks (CAR)
- Third Party Liability in (TPL) conjunction with C/EAR cover
- Advance Loss of Profit (ALoP) in conjunction with C/EAR cover

CAPACITY

Up to \$100M on a Probable Maximum Loss (PML) basis

TARGET CLASSES

Erection All Risk (EAR)

- Power generation and transmission and utilities
- Oil, gas and petrochemicals
- 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)
- Renewables: Solar and BESS

Contractors All Risk (CAR) – Building construction

- Government
- Industrial
- Hospitals
- Stadiums
- Airports
- Data Centres

Contractors All Risk (CAR) – Civil works

- Roadways, bridges, railways, metros and tunnels
- Water and wastewater distribution
- Ports and canals and irrigation
- Power transmission and distribution
- Pipelines and storage tanks
- Telecommunications networks
- Mining (above ground)
- Infrastructure Projects

TERRITORIES

We underwrite single and multi-site construction project accounts produced in London or Continental Europe. These accounts have project locations in Europe, Middle East, Africa, Asia, Latin America and North America.

UNDERWRITING STRATEGY

- Delivering commercial underwriting expertise, excellent service and responsiveness
- Building long term and reciprocal relationships with our brokers and customers
- Working with brokers and insureds to provide coverage provisions in line with local market conditions
- Providing excellent financial security



FINANCIAL INSTITUTIONS

PRODUCTS

- Professional Indemnity/Civil Liability
- Fidelity/BBB
- Directors and Officers Liability
- IMI/Blended
- SIDE A DIC D&O
- Public Offering Securities Insurance (POSI)
- Fiduciary
- Employment Practices Liability (EPL)
- Pension Trustees Liability

CAPACITY

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

TARGET CLASSES

- Investment Managers and Funds (including Traditional, Alternative, Hedge, Private Equity and Property Strategies)
- Banks (Commercial, Retail, Challenger, Private, Investment)
- Insurance /Reinsurance Companies
- Exchanges, Depositories, Clearing Houses
- Corporate Finance & Advisory Firms
- FinTech & Financial Platform

TERRITORIES

We are able to consider all non-U.S. domiciled companies, including those with U.S. exposure

UNDERWRITING STRATEGY

- Appetite to write both primary and excess layers
- Building strong partnerships with brokers and clients
- Delivering excellent underwriting and claims service
- Providing meaningful and stable capacity from all Financial Institutions product lines
- Working with brokers to ensure coverage meets client's needs



FINE ART & SPECIE

KEY COVERAGE

- Includes all risk of physical loss or damage coverage whilst at permanent locations, temporary locations, on loan, in storage and in transit
- Exhibition coverage on a 'nail to nail' basis
- 'Current Market Value' and 'Agreed Value' valuations
- Depreciation in value following damage

CAPACITY

Company Market and Lloyd's Syndicate 2232 capacity of up to \$75M or local equivalent currency (direct and facultative basis)

TARGET CLASSES

Fine Art

- Private and Corporate Collections
- Museums & Exhibitions
- Art Galleries and Antique Dealers
- Artists, Restorers and Conservators
- Memorabilia
- Auction Houses
- Fine Wine
- Classic Cars
- Private Jewellery and Watches
- Musical Instruments
- Rare Books and Maps
- Fine Art Packers and Shippers

General Specie

- Precious Stones, Metals, Coins and Bullion
- Bank Vault/Storage Risks
- Valuable Papers
- Diamond/Gold and Platinum Mines
- Stamps and Coins
- Precious Metals Refiners

Cash in Transit

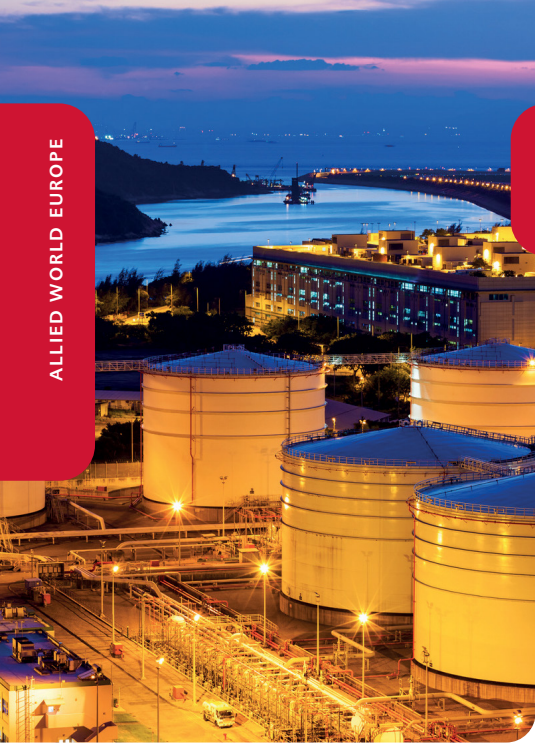
- Financial Institutions/Banks
- Armoured Car Companies
- Travellers Cheques/Cheque Cashers

Jewellers' Block

- Diamond Dealers, Wholesale, Manufacturing and Retail Jewellers
- Pawnbrokers
- Associated luxury goods, including leather goods, fragrances and porcelain

UNDERWRITING STRATEGY

- Building long-term and reciprocal relationships with our brokers and clients
- Delivering outstanding underwriting expertise, service and responsiveness
- Providing excellent financial security



GENERAL CASUALTY

CAPACITY

- **Company Market:**
 - Excess Casualty: up to \$30M / £30M / €30M
 - Primary Casualty: up to \$30M / £30M / €30M
- **Lloyd's Syndicate 2232:**
 - Primary Casualty: up to \$25M or local currency equivalent
 - Excess Casualty: up to \$25M or local currency equivalent

TARGET CLASSES

We target a diversified book of business:

- Chemicals
- Construction
- Energy
- Engineering
- Food and beverage
- Leisure
- Logistics
- Manufacturing
- Mining
- Municipalities
- Onshore/Offshore contractors
- Real estate
- Retail
- Telecommunications
- Transportation
- Utilities

UNDERWRITING STRATEGY

- Primary or excess coverage
- Risks domiciled or headquartered outside the U.S.
- Large risk appetite:
 - Binders and Delegated Authorities
 - Mid & Large corporate
 - International
- Ability to offer bespoke wording solutions
- 100% layers or co-insurance participation
- Risks can be underwritten from our London / Dublin / Singapore / Hong Kong / Malaysia / Australia offices

PRODUCTS

- Public Liability
- Product Liability
- Employers' Liability/ Workers Compensation
- Product Recall
- Environmental Impairment Liability

HEALTHCARE

PRODUCTS

- Healthcare Liability
 - Packaged Optional Coverages:
 - Professional Liability
 - Public Liability
- Ability to combine with other coverages:
 - Property
 - Casualty (including Employers' Liability)

CAPACITY

Limits of liability up to \$25M/£20M/€20M per claim with increased aggregate limits available

TARGET CLASSES

- Hospitals
- Clinics
- Fertility Providers
- Practitioner Groups and Associations
- Primary care
- Allied Health providers
- Ambulatory/Paramedical
- Telehealth
- Diagnostic and Imaging centres
- Rehabilitation centres

UNDERWRITING STRATEGY

- Claims made wordings
- Primary and excess coverage
- Non-U.S. domiciled companies, including those with U.S. exposure

RISK MANAGEMENT SUPPORT

Our clinical risk managers are experts that come from industry, speak the insureds language, and appreciate the unique challenges they face. They provide our underwriters and claims teams with a better understanding of the clinical delivery, services and developments within the healthcare space.

Allied World's suite of risk management services includes:

- Educational webinars, resources and tools
- Conference scholarships
- Bespoke risk reduction

INTERNATIONAL PROPERTY

CAPACITY

Up to U.S. \$125M (or local currency equivalent)

TARGET CLASSES

We have a broad appetite by trade with clients in many sectors, including Public Finance Initiatives (PFI), real estate, infrastructure, chemical, engineering, wholesale, retail, food & beverage, and Telecoms. We target risk managed clients with appropriate self-insured retentions

TERRITORIES

Worldwide, excluding North American domiciled risks

UNDERWRITING STRATEGY

- Appetite to write on a primary, excess and quota share basis
- Ability to offer capacity on Direct or Facultative Reinsurance Basis
- Writing via both Allied World's wholly owned Lloyd's Syndicate (AWH2232) as well as the Company platform
- Utilise Allied World policy wording to lead UK and Irish domiciled programmes
- Building long-term and reciprocal relationships with our brokers and clients
- Delivering commercial underwriting expertise, excellent service and responsiveness
- Comprehensive coverage – can be written in conjunction with other lines of business, including Casualty, Professional Lines, Marine, and Construction



MANAGEMENT LIABILITY

PRODUCTS

- Allied World Secure Directors and Officers Liability, primary and excess
- Lead and Excess DIC Side A D&O (Executive ForceField®)
- Side A D&O, primary and excess
- FlexField Product Suite
- Public Offering Securities Insurance (POSI), primary, excess and Lead Side A DIC
- Employment Practices Liability (EPL), primary and excess
- Fiduciary Liability, primary and excess
- Commercial Crime, primary and excess

CAPACITY

- **Company Market:** \$25M/€20M/£15M or local currency equivalent
- **Lloyd's Syndicate 2232:** \$25M or equivalent currency
- Company Market includes Allied World Switzerland for Swiss-domiciled insureds

TARGET CLASSES*

- Companies of any size in the commercial sector
- Privately held and publicly traded companies regardless of where their securities are listed

TERRITORIES

We are able to consider non-U.S. domiciled companies including those with U.S. exposure. German domiciled risks are not within our appetite.

UNDERWRITING STRATEGY

- We pride ourselves on offering market-leading products, and providing excellent service coupled with a commercial underwriting approach
- We have the capability to write small entities through to global corporations or partnerships
- Primary capabilities for all commercial classes
- We are major writers of lead and excess Side A DIC policies
- Expand portfolio via MGUs/MGAs

** No specific classes of business excluded*



MARINE CARGO

CAPACITY

Company Market and Lloyd's Syndicate 2232 capacity of up to \$50M or local equivalent currency (direct and facultative basis)

TARGET CLASSES

We have a broad appetite including:

- Manufactured goods
- Oil and gas
- Metals and minerals
- High-tech
- Project cargo

KEY COVERAGE

- Primary or excess coverage for marine cargo risks in transit or on a stock-throughput basis
- Comprehensive All Risks coverage
- Excess stock
- Project cargo
- Consequential loss and delay in start up
- Bespoke client and subject matter specific coverage

UNDERWRITING STRATEGY

- Building long term and reciprocal relationships with brokers and clients
- Delivering outstanding underwriting expertise, service and responsiveness
- Providing excellent financial security



PROFESSIONAL INDEMNITY

PRODUCTS

- Professional Indemnity/Errors and Omissions for commercial accounts

CAPACITY

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

TARGET CLASSES

- **Commercial PI/Errors & Omissions (E&O)**
 - Accountants
 - Actuaries
 - Architects and Engineers
 - Design and Construction
 - Insurance Brokers
 - Miscellaneous PI / E&O
 - Project specific PI
 - Solicitors (excess £10M / \$10M only)
 - Surveyors
 - Technology and Media Consultants

TERRITORIES

International including those with U.S. exposure but excluding U.S. domiciled Insureds. Including but not limited to:

- Australia
- Canada
- EMEA
- ROW
- UK

UNDERWRITING STRATEGY

- Appetite to write both primary and excess layers
- Medium sized entities and partnerships through to global corporations
- Project specific policies
- Binding authorities and facilities business
- Ability to offer PI and Cyber blended cover for technology and media consultants (excess only)



UK COMMERCIAL DIVISION

COMMERCIAL COMBINED

POLICY TYPES

- Property Only
- Property and Business Interruption
- Property, Business Interruption and or EL & PL
- Combined Liability
- Full Combined

CLIENT FOOTPRINT

- UK Domiciled Businesses
- 100%/Co-insurance possible
- Min. Premium £10,000 plus IPT
- Turnover Up to £100,000,000
- Max TIV Location to £50,000,000
- Max TIV Policy £250,000,000
- PL Limit of Liability £10,000,000
- EL Limit of Liability £10,000,000

APPETITE

- Offices, Professional Services, Retail
- Hotels, Hospitality & Leisure (timber floors require enhanced protections)
- Manufacturing
 - Metalworking, Engineering, Electronics, Plastics, Light Woodworking, Textiles, Printing, Paper products
- Food and Drink
- Warehouse and Distribution

Classes that fall outside our risk appetite include Self Storage, Waste and Recycling, Amusements/Fairgrounds and Nightclubs, Sawmills/Pulping and Paper Mills, Oil/Petrochemicals/Pharma/Chemical Risks

UNDERWRITING STRATEGY

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

UK COMMERCIAL DIVISION

PROFESSIONAL INDEMNITY

CLIENT FOOTPRINT

- UK Domiciled Businesses
- Min. Premium £5,000 plus IPT
- Max Limit £5,000,000

APPETITE

- Architects
- Engineers
- Design and Construction
- Accountants
- Surveyors
- Miscellaneous and risks that we can underwrite creatively

UNDERWRITING STRATEGY

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

Professions that fall outside our risk appetite include valuations for lending, Geotechnical/Soil (including foundations and underpinning works), Solicitors, IFAs and Financial Services exposure

UK COMMERCIAL DIVISION

PROPERTY OWNERS

CLIENT FOOTPRINT

- UK Domiciled Businesses
- Min. Premium £5,000 plus IPT
- Max TSI considered up to £75,000,00 any one location
- PL Limit of Liability £10,000,000
- EL Limit of Liability £10,000,000

APPETITE

- Offices, Professional Services, Retail
- General Commercial, Manufacturing, Warehouse and Distribution
- Hotels, Hospitality & Leisure
- Blocks of flats and Residential Properties
- Unoccupied Properties (non-combustible)
- Mixed Commercial and Residential portfolios

UNDERWRITING STRATEGY

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

Properties that fall outside our risk appetite include Waste and Recycling, Amusements/Fairgrounds and Nightclubs, Sawmills/Pulping and Paper Mills, Oil/Petrochemical/Pharma/Chemical Risks, Stately Homes, Grade 1 Listed Buildings

SERVICES

RISK MANAGEMENT & LOSS CONTROL



STRAIGHTFORWARD SOLUTIONS, DELIVERED FROM INDUSTRY EXPERIENCE
 So what sets us apart? Our in-house Risk Engineers come from industry, so can talk your language and appreciate the unique challenges you face.

Plus we know insurance – inside out. We've worked across the globe and can apply our knowledge across multiple industries. More than just a tick-box approach, Allied World's team will focus on the day-to-day realities of your business.

WHERE THE VALUE LIES BEYOND A NORMAL STANDARDS SURVEY



FOCUS
 Targeting the areas of your business that have the greatest impact.



EXPERIENCE
 Drawing from our own industry credentials and real working experience across similar risk scenarios.



PREVENTING CLAIMS
 The know-how to plan, prevent and protect your assets.



BIG FISH, SMALL POND
 Big enough to matter while agile enough to be totally service responsive.

A TOTAL SOLUTION ACROSS THE ENTIRE RISK CONTINUUM

With our solutions spanning all Property & Casualty classes, we're committed to supporting clients across their end-end business processes to reduce risk exposure.



MARINE CARGO



CONSTRUCTION & ENGINEERING



PROPERTY



CASUALTY



HEALTHCARE

OUR PROVEN TRACK RECORD

OUR CLAIMS TEAM

Our Global Markets Claims Department has knowledgeable, dedicated claims specialists located in Allied World offices in Hong Kong, London, Singapore and Sydney. Each of our analysts is a product line expert.

\$5.5 BILLION TOTAL CLAIMS PAID BY ALLIED WORLD GLOBAL MARKETS SINCE ITS INCEPTION*

467,158 TOTAL NUMBER OF CLAIMS RECEIVED BY ALLIED WORLD GLOBAL MARKETS

99.9% PERCENTAGE OF CLAIMS RESOLVED WITHOUT A COVERAGE DISPUTE
*Claims are handled on a case-by-case basis.
Past performance is not a guarantee of future results.*

93% PERCENTAGE OF CUSTOMERS RESPONDING TO OUR 2025 SATISFACTION SURVEY ARE "LIKELY TO EXTREMELY LIKELY" TO RECOMMEND ALLIED WORLD TO A FRIEND OR COLLEAGUE BASED ON THEIR CLAIMS EXPERIENCE

* Inception through March 31st, 2026.



CONTACTS
EUROPE

CONTACTS

EXECUTIVE MANAGEMENT

Members of our executive management team share a common, unified mission of providing creative risk solutions and superior customer service with an uncompromising commitment to maintaining financial strength. These core leadership goals are the foundation of every project and venture we undertake, and is the reason Allied World continues to set and achieve such high standards.

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