

Companies of all sizes, industries and geographical locations are a potential target for crime. A criminal act can go unnoticed and continue undetected over time or may only be a one-off event. Regardless, the resulting losses can be devastating. Our crime coverage reimburses clients for the financial losses caused by fraudulent activities by employees or third parties.

**POLICY HIGHLIGHTS**

- Our comprehensive insurance solution mitigates losses in the event of criminal activity, including Employee Dishonesty, Premises, Transit, Forgery, Computer Crime, Funds Transfer Fraud and Social Engineering
- Protection for companies against their money and property being stolen by employees, third parties or as a result of collusion between the two
- Coverage against an insured's employees stealing money or property from their clients.
- Worldwide coverage
- Losses discovered basis
- We can offer comprehensive cover for expenses incurred by the insured
- Retroactive cover available

CAPACITY

- Various deductibles available to suit the insured's requirements
- Company Market: USD 10M/EUR 7.5M/GBP 7.5M
- Lloyd's Syndicate: USD 10M/EUR 7.5M/GBP 7.5M

SUPERIOR COVERAGE

- Ability to write up to full limit Social Engineering cover
- Our broad appetite enables Allied World to write coverage for companies of all sizes across the world from micro enterprises with head counts in the single digits up to multinational corporations
- We pride ourselves on taking a flexible approach to underwriting, identifying the specific requirements of each client to craft tailored policies and wordings for their business

UNDERWRITING STRATEGY

- Appetite to write both Primary and Excess layers
- All industry sectors considered
- Building long-term, reciprocal relationships with our brokers and clients
- Delivering excellent service coupled with a commercial underwriting approach

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.

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.

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COMMERCIAL CRIME

(continued)

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+ (Superior) from A.M. Best, AA- (Very 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.



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 (i) authorized and regulated by the Central Bank of Ireland and authorized by the Prudential Regulation Authority and (ii) subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of regulation by the Prudential Regulation Authority are available upon request. Allied World Europe is rated "A+" (Superior) by A.M. Best, "A2" (Good) by Moody's and "AA-" (Very 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 "AA-" (Very 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 "AA-" (Very Strong) by Standard & Poor's and "AA-" (Very Strong) by Fitch Ratings. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.