

# GENERAL PROPERTY

Regardless of location or line of business, every company needs high-quality, comprehensive property insurance to protect its assets. While many carriers offer property coverage, Allied World entertains high risk accounts and offers the creative underwriting expertise to craft unique policies for our clients based upon the precise exposures they face.



## PRODUCTS

All Risk or Named Perils, Flood and Earthquake

## UNDERWRITING STRATEGY

- Targeting preferred excess and surplus lines general property classes of business, primarily in the middle and large account market segments (non-Fortune 1000), and Global Programs with Foreign Values < 25% of TIV
- Minimum TIV \$50,000,000
- Minimum Premium \$100,000
- Preference for high hazard fire and critical catastrophe risk on a primary basis
- Capability to underwrite Primary, Buffer and/or Excess layers
- Capability to participate on shared or layered programs as needed

## KEY DEDUCTIBLES

- All Other Perils (AOP) \$25,000 minimum per occurrence
- Tier 1 Windstorm 5% with \$100,000 minimum per occurrence
- Flood Zones A/V coverage offered excess of NFIP whether purchased or not
- California Earthquake 5% with \$100,000 minimum per occurrence
- New Madrid EQ 2% with \$100,000 minimum per occurrence
- Pacific Northwest EQ 2% with \$100,000 minimum per occurrence

## LIMITS

- Non-Catastrophe Exposures up to \$10 million per policy
- Primary Critical Catastrophe\* Exposed Accounts up to \$5 million per policy

*\*Critical Catastrophe exposure is defined as earthquake in California, Oregon, Washington, Alaska, Hawaii and New Madrid zones, windstorm in Tier 1 coastal counties from Texas to Florida, as well as Georgia, South Carolina, North Carolina and Virginia, and flood in FEMA Zone A & V zones*

## PREFERRED INDUSTRIES

- Amusement Parks
- Apartments
- Casinos
- Condominiums
- Distribution Centers
- Food & Beverage
- Healthcare
- Higher Education
- Laundromats
- Manufacturing
- Movie Theaters
- Municipalities
- Office Buildings
- Restaurants
- Retail
- Senior Living Facilities
- Shopping Malls
- Supermarkets
- Warehousing & Logistics

## EXCLUDED INDUSTRIES

- Agricultural
- Chemical Manufacturing Risks
- Dealer Open Lot
- Electric and Gas Utilities
- Growing/Standing Crops
- Livestock
- Oil/Gas Drilling and Production Facilities
- Onshore/Offshore Petrochemical Risks
- Pharmaceuticals (unless principally non-manufacturing)
- Ports and Terminals
- Power Generation
- Pulp and Paper
- Refineries
- Solar Panels and T&D Lines for Utility Risks

## PAPER

### Available on a surplus lines basis:

- Allied World Assurance Company (U.S.) Inc.
- Allied World National Assurance Company (NY, DE, CA)

## FORMS SUPPORTED

- Allied World Company forms, Excess Follow forms, Brokers Manuscript forms and other lead market carrier forms (subject to underwriting review and approval).
- Allied World Policy Form required for 100% primary layer participation.

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### SUPERIOR CLAIMS HANDLING

We strive to provide the best customer experience in the business. We are committed to keeping the lines of communication open and assign a dedicated claims representative to each case. We work swiftly and in good faith to resolve all claims promptly.

### FINANCIAL STRENGTH

We believe that our "A+" (Superior) rating from AM Best, conservative balance sheet, and solid capital base put Allied World in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

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A FAIRFAX Company

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A+" (Superior), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "AA-" (Very Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2026 Allied World Assurance Company Holdings, Ltd. All rights reserved.