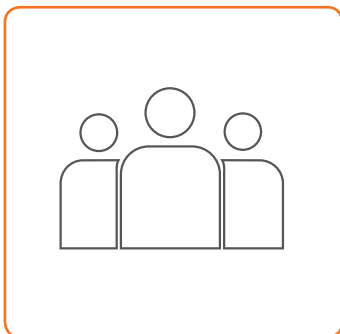


**Renewed Focus
on Global Risk.**



EMPLOYMENT PRACTICES LIABILITY

ANV's Employment Practices Liability Insurance product addresses complex exposures relating to the human capital of an enterprise.

For example, UK Employment Tribunals accepted an average of 200,000 applications each year between 2009 and 2012/2013 indicating a substantial increase in applications made in previous years. This suggests that UK and potentially other EU employees are becoming more aware of their employment rights, and showing a greater willingness to exercise such rights.

Employment related claims are complex and often emotive, which makes them expensive to defend and settle. An insurance solution can protect the company balance sheet from adverse judgments and the burden of irrecoverable legal expenses.



**Action Is
Eloquence.**

COVERAGE

ANV's broad-based EPLI policy cover embraces the following:

- Company and all employees including those acting in an outside capacity (as defined)
- Third party contractors (where indemnified by the Company)
- Prospective employees (for failure to hire based upon discrimination)
- Broad definition of Employment Practice Violation including Retaliation
- Judgments, settlements, defence costs, & legal representation expenses
- Legal representation Expenses for investigations
- Automatic cover for new subsidiaries acquired or created after inception including those with US assets of less than 10% of the policyholder's assets and non-US domiciled
- Cover for punitive & exemplary damages subject to "most favourable law"
- Cover for emotional distress in connection with an Employment Practice Violation

CAPACITY

- EUR 15m
- USD 15m
- GBP 10m

RISK APPETITE

ANV aims to provide primary and excess insurance solutions to both commercial enterprises and financial institutions in the following segments:

- Multinational (public companies e.g. FTSE 350)
- Middle market (public and private companies)
- Small to medium enterprise (SME)

OUR APPROACH

ANV Professional Lines offer a broad range of products addressing management liability, fiduciary liability, employment practices liability, civil liability, commercial crime & Bankers Blanket Bond coverage, as well as professional indemnity.

Company executives and risk managers operate in an economic and legal climate defined by the global financial crisis. They face industry consolidation (mergers & acquisitions); ever increasing regulation, solvency capital demands in addition to corporate governance structures; shareholder activism; emerging risks; and the necessity to embrace and manage technology and social media. Demand for individual insurance solutions designed to address these exposures has never been greater and ANV aims to become the insurance partner of choice.

HOW ANV IS DIFFERENT

ANV draws on the deep experience of a dedicated and mature underwriting team committed to providing innovative and practical risk transfer solutions for the most complex risks. ANV aims to become the partner of choice for both policyholder and brokers.

ANV's policies are designed to help these businesses better manage employee risks so that they can allow their teams to focus more of their time building their business vs. worrying about risks. Our EPLI solutions are tailored specifically for the needs of businesses that are working across a selection of markets with overlapping regulatory requirements and oversight.

LET'S TALK

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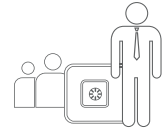
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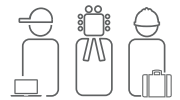
D&O



PENSION TRUSTEE LIABILITY



M&A



PI

Lets Get Started -
Today

