

BESPOKE

The Bespoke division underwriting team create tailored solutions intended to meet the unique needs of each client. Drawing on extensive market knowledge and technical expertise and working closely with brokers, our underwriters are committed to delivering the highest level of service, are flexible in their approach and are empowered to make decisions.



EUROPE

KEY PRODUCTS

Our group products include:

- Fire Theft Collision (FTC) on trucks/commercial vehicles
- Motor Truck Cargo (MTC) written in conjunction with FTC
- Dealership & Original Equipment Manufacturer (OEM) enhancement products
- Mortgage Impairment
- Loan & credit card enhancement coverages
- Product enhancement tailored solutions to specific insureds, associations and employment groups

We have the ability to:

- Create enhanced customer value by building bespoke tailored solutions to enhance our clients' core products and services
- Add existing products to current placement programmes – extending benefit to the client and production chain

TARGET CLASSES

Non-cat exposed commercial enterprises including but not limited to:

- Trucking/commercial vehicle entities
- OEMs and dealerships
- Associations, employment benefit providers, clubs and societies
- Financial institutions including credit unions
- Commercial insureds looking to build enhancement products

CAPACITY

Lloyd's Syndicate 2232 and Company Market:

- \$300,000 any one combination for FTC and MTC
- \$5M any one loss for Mortgage Impairment
- Up to \$100,000 any one loss in respect of product enhancement

TERRITORIES

Worldwide

UNDERWRITING STRATEGY

- Lead market for existing and new business, working with brokers to meet the insurance needs of their clients
- Ability to combine with other coverages underwritten by our specialist colleagues from other lines of business within Allied World and the wider Fairfax group of companies
- An underwriting appetite that supports a flexible approach to product design rather than 'one size fits all'
- Building long-term and reciprocal relationships with our brokers and clients
- Deliver excellent underwriting service supported by strong data analytics, technical ability and responsiveness

CONTACTS

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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.

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 (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.



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 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.