

# UK COMMERCIAL DIVISION – PROFESSIONAL INDEMNITY

If you provide advice, design or a professional service to customers, our professional indemnity insurance can offer protection for financial and reputational loss due to negligence, errors, or omissions by a company and its employees. Our team are adept at separating perceived risk from actual risk, allowing us to service a broad range of traditional accounts, as well as craft coverage for complex or hard-to-place professions. We offer comprehensive coverage solutions to ensure that our policyholders are protected against risks endemic to their specific profession.

Our underwriters are committed to delivering the highest level of service, are flexible in their approach and are empowered to make decisions.

## CLIENT FOOTPRINT

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

For the majority of risks, if we are writing a risk 100%, we only write a max line of £2M on the Primary layer

## APPETITE

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

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

## UNDERWRITING STRATEGY

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

## 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+ (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.

## CONTACTS

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