

## Applied Underwriters®

Applied Underwriters is an international risk management services group. For more than 30 years, it has helped businesses and individuals manage uncertainty through its business services, insurance and reinsurance solutions.

### Key Indicators

<b>7</b> Insurance Companies	<b>15</b> Underwriting Hubs
<b>1,000+</b> Employees	<b>10+</b> Locations

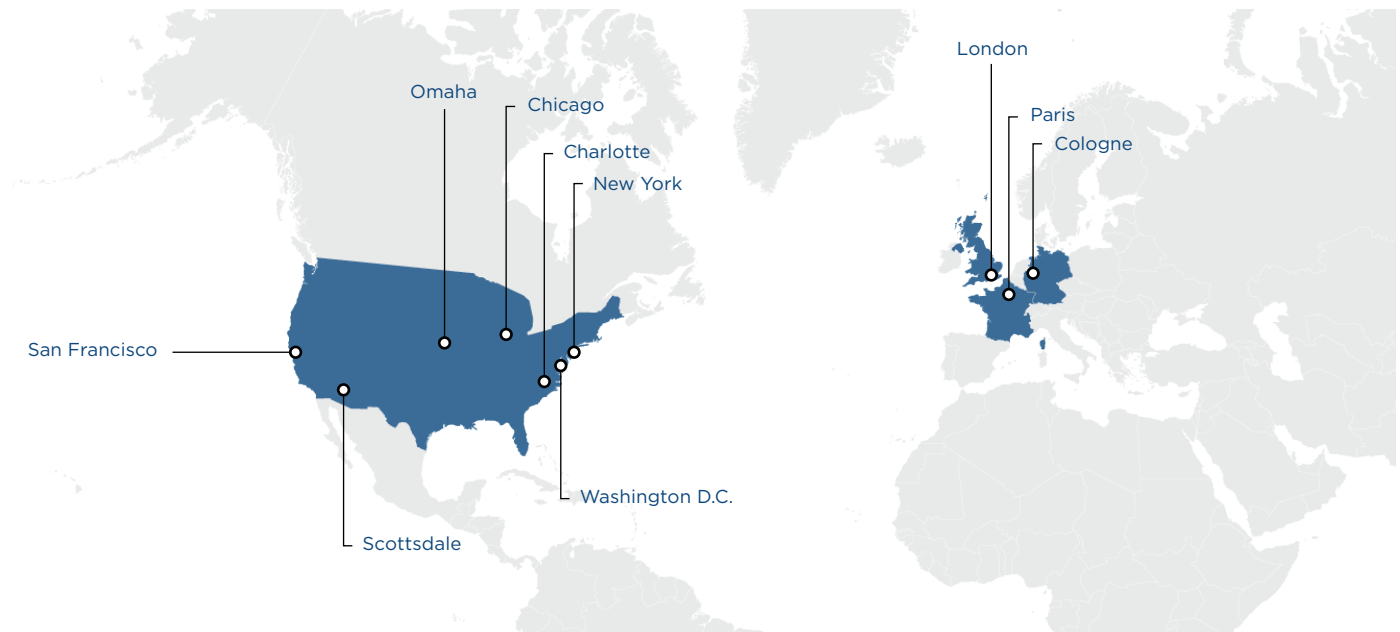
As of September 30, 2024

### Financial Strength You Can Trust

Insurance companies have a stable A- rating with AM Best, with a total asset of \$3.9 billion as of June 30, 2024.



### 10 AFL Offices Worldwide



### Applied Financial Lines in Europe

Since 2020, Applied Financial Lines has offered tailor-made financial lines solutions from its Paris and Cologne offices to policyholders in Europe and the Middle East.

Our staff embraces a guiding principle to be responsive, respectful, and accurate. This commitment and resolve strengthens our relationships with the brokerage community so that together, we can customise our product offerings and services to fit customer needs.

The launch of our European insurance company in 2025 is the fruit of the successful development of our European portfolio. These major investments will enable us to build a lasting partnership with both our policyholders and our broker partners.

# Our Products

## Professional Indemnity

Applied Financial Lines helps businesses grow and thrive knowing their professionals can operate without the constraint of a potentially devastating lawsuit. We work with clients and brokers to deliver creative solutions tailored first to their industry, then to their specific business with precisely worded coverage, going straight to the heart of the company's PI needs.

## Banker's Blanket Bond

Our Banker's Blanket Bond policy is designed to protect the financial institution's assets, regardless of its size, against acts of fraud from its employees or third parties, occurring through robbery, forgery, counterfeiting, or computer fraud. We know that today's financial institutions face unending and ever-changing combinations of these threats to their assets, which is why our underwriting team works closely with brokers to design a tailored policy that fits with the specific financial loss risks.

## Cyber Risk Insurance

Investments in preventative and risk-reduction measures will never totally eliminate a company's cyber exposure. That's where our cyber risk products come into play. They complete the risk management process by allowing companies to transfer their remaining cyber risk, so they can focus on what's important—operating their business.

## Directors and Officers Liability

The core of our D&O underwriting philosophy is to provide a strong support to our client's business and management by responding quickly and effectively to any threats their directors may face. We have the ability and agility to assist brokers with a broad range of company sizes and a multitude of industry sectors, delivering far beyond an "automated" approach.

# Why Choose Applied?

## Broad Underwriting Appetite

Intelligent insurance solutions for a broad underwriting appetite.

## Agility

A decision-making centre in Paris for fast, efficient follow-up.

## Long-Term Vision

Applied Underwriters is a private group, not subject to stock market fluctuations. We have a long-term vision, where the interests of the insured and our partner brokers come first.

# Claims Management

**Applied Financial Lines** differentiates itself through its exceptional claims management, a principle deeply rooted in our philosophy. We understand that a claim is a key moment when a policyholder tests the efficiency of his or her contract. For us, it is an opportunity to demonstrate the quality of not only the contract, but also the services provided.

Our objectives are simple: to make sure our policyholders have continuity in their operations, a quick and fair settlement and a consistent compensation system.

The law firms we have selected are recognized both within France and globally for their knowledge and efficiency (H&M Partners, Simons & Simons and Clide & Co). Claims handling is carried out in France and in French; however, these firms also benefit from a large global network including the United States. We prioritize the best service to defend the interests of our policyholders. Our underwriters remain available to our policyholders and brokers through the duration of a claim, providing transparency and support—essential elements of successful claims management.



## Your Contacts in Europe

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