


# Clover's Insurers




Clover Insurance are working with the following insurers to issue our products.

## Clover OneBusiness Pack - Allied World Assurance Company, Ltd (Australia Branch) ("Allied World")

	Allied World is a global provider of insurance and reinsurance solutions and coverage. The insurance will be offered through its Australian Branch (which is APRA authorised to conduct new or renewal general insurance business).
Strong capital position:	As a subsidiary of Fairfax Financial Holdings Limited, a financial holding company with US\$92B in total assets (as of 30.09.2024), Allied World offers innovative risk management solutions, thoughtful service and meaningful coverages (for more information, see <a href="#">Australia – Allied World Insurance</a> ).
Ratings:	A.M. Best "A" (Excellent), Moody's "A2" (Good), S&P "A+" (Strong)

## Clover OneMotor & Clover OneHome - Aioi Nissay Dowa Insurance Company Australia Pty Ltd ("Adica")

	Adica is an Australian operated and APRA regulated insurer. Adica specialises in motor vehicle insurance and commercial insurance solutions and brings global expertise to the Australian market, providing superior insurance related products and services.
Strong capital position:	Adica is part of MS&AD Insurance Group Holdings Inc. MS&AD Insurance Group Holdings Inc. is one of Japan's largest non-life insurance companies with over US\$180bn in assets globally.
Ratings:	S&P "A+" (Strong)