

# COMMERCIAL PROPERTY



## WHO WE ARE

Through our Lloyd's syndicate, we work exclusively with the broker intermediary market, serving some of the world's largest commercial and industrial enterprises. Additionally, we provide reinsurance to leading insurers across the globe.

Data science is at the core of everything we do. The data we use and the models we build to run it, offer genuinely different and useful

perspectives on risk, propelling new understanding to enable better decisions.

A blend of experience and ambitious talent, our dynamic people are the heart of the Inigo experience. Our values of radical simplicity and low ego underpin truly exceptional relationships.

## COMMERCIAL PROPERTY - OUR UNDERWRITING APPETITE

### LIMITS OFFERED

**50<sub>M</sub> USD**  
Maximum Line

**10<sub>M</sub> USD**  
Maximum Critical CAT Line

### ATTACHMENT

- Quota Share
- Significant Primaries
- Excess Layers

### TERRITORY

#### Worldwide

Focus on US, Canada, Australia, Europe, Japan and UK



### PRODUCTS

- All risks
- Single Peril
- DIC/DIL
- Inigo AID

### APPETITE

- Public Entity
- Institutions
- Healthcare
- Media & Telecommunications
- Commercial Real Estate
- Retail/Wholesale
- Hospitality
- Manufacturing

### WHY CHOOSE US?

- We offer to the market a team that has a wide range of knowledge and is empowered to be solution oriented.
- With in-house Wording, Exposure Management and Claims specialists we are able to add value to placements and provide Lead positions on both Primary and Excess business.
- We seek to be meaningful long-term partners to our clients and we know the value of clear and transparent decisions and effective correspondence
- We work collaboratively with other lines of business to provide an effective Inigo solution
- We look to effectively utilise data analytics to enhance the underwriting process
- We lean into innovation and benefit from industry leading opinion and insight

## OUR CLAIMS PHILOSOPHY

Visit any insurance company, and you'll see promises about fast payment and helpful people. To be frank, that should go without saying. To us, a high-quality claims experience means so much more than paying valid claims efficiently. It's about appreciating everyone is different and understanding your unique challenges. It's about building a partnership that trusts us to lead the way and take decisive

action – when and while you need us. And it's about proactively working to benefit members through analysis and creating innovative solutions. And yes. This philosophy is underpinned by our responsive and experienced claims team – based worldwide to provide visible, real-time support. Because some things really shouldn't remain unsaid.

## OUR TEAM

### UNDERWRITING



**George Stratts**

Head of First Party Insurance



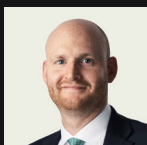
**Yves Colomb**

Head of Pricing Property



**Chris Hill**

Head of Property D&F



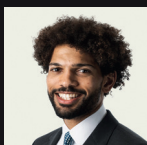
**Chris Prior**

Underwriter



**Rhonda Coello**

Underwriter



**Greg Benson**

Underwriter



**Abigail Seakens**

Underwriter



**Steve Agutter**

Head of Claims

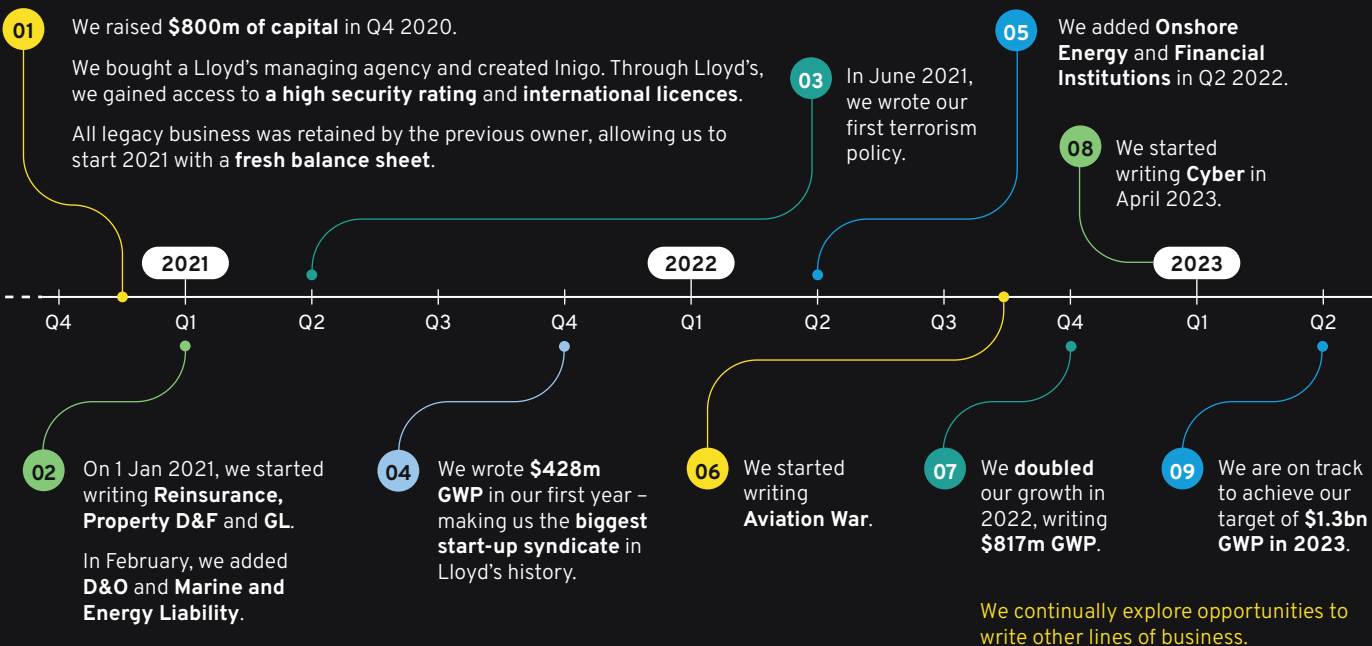


**James Bradley**

First Party Claims Analyst

### CLAIMS

## OUR JOURNEY

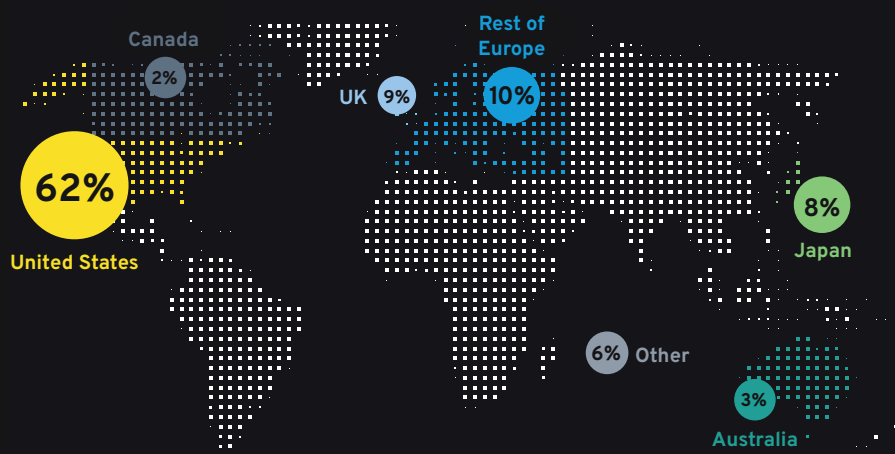


## OUR CORE PRINCIPLES

We prefer to provide cover where:

- we have leading underwriting and claims engagement
- every risk can be written individually
- claims expertise is at the heart of our offering
- good underwriters can make a difference and outperform
- data and analytics can make a material difference

## Geographic breakdown by GWP



## OUR CULTURE

We are **proud** of our culture, and work hard to nurture it. We were **top quartile** on almost every theme in Lloyd's 2022 culture survey, with a **98% response rate**. Our people are **engaged** and **empowered**. We act as **one team**.

We are building a collaborative, agile team, of **analytical decision-makers**. We are committed to learning and sharing, and we will **work together** across business lines to create great results for customers.

### GET SMART

We have a relentless curiosity that questions, explores, learns, and continuously strives for excellence

### SHARE THE PASSION

We collaborate and communicate our expertise honestly and thoughtfully

### PARK THE EGO

We are welcoming and open, and embrace different thinking

### RADICAL SIMPLICITY

We are transparent, focused and actively avoid complexity in how we operate

## ENVIRONMENTAL, SOCIAL, AND GOVERNANCE

As a young business, we want to play an active part in the conversation on ESG, with our commitments growing as our business grows. We firmly believe that a strong ESG proposition is the right thing to do, creating engagement and value.

We are fully aligned with Lloyd's guidance on ESG, and will not insure thermal coal-fired power plants, thermal coal mines, oil sands and new Arctic energy exploration activities.

We are a new member of ClimateWise. As well as reporting against their principles, we will collaborate with our peers to help the industry move forward on climate risks, opportunities and responsibilities.