

REINSURANCE

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.

LIMITS OFFERED

Property Catastrophe XL / Property Aggregate XL

\$50_M **\$20_M**
USD Maximum Line USD Average Line

Property Risk XS / Property Proportional / Specialty

\$20_M **\$7.5_M**
USD Maximum Line USD Average Line

Retrocession

\$15_M **\$7.5_M**
USD Maximum Line USD Average Line

PRODUCTS

Property

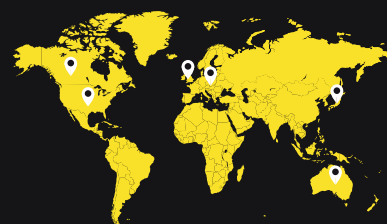
Catastrophe XL, Aggregate XL, Risk XS, Proportional, Parametric, Retrocession

Specialty

Crop, Cyber, Risk XS, Nuclear, Surety, Terrorism

TERRITORY

Worldwide, with an emphasis on the following: United States of America, Canada, Australia, Europe, Japan and the United Kingdom



REQUIREMENTS

Complete submission including but not limited to:

- Historic and prospective premium income
- Insured aggregate values
- Details of inuring reinsurance where applicable
- Historic loss experience – generally a minimum of 5 years
- Cat modelling data

Market standard exclusions are compulsory for Cyber, Nuclear, Pandemic, Terrorism and War perils

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



Russell Merrett

Founder and Chief Underwriting Officer



Damien Smith

Reinsurance Underwriter



Nick Lazarus

Reinsurance Underwriter



Adam Alvarez

Reinsurance Underwriter



Sarah Walcott

Underwriter



Natalie Smith

Underwriter



Tarnjeet Kang

Underwriter



Steve Agutter

Head of Claims

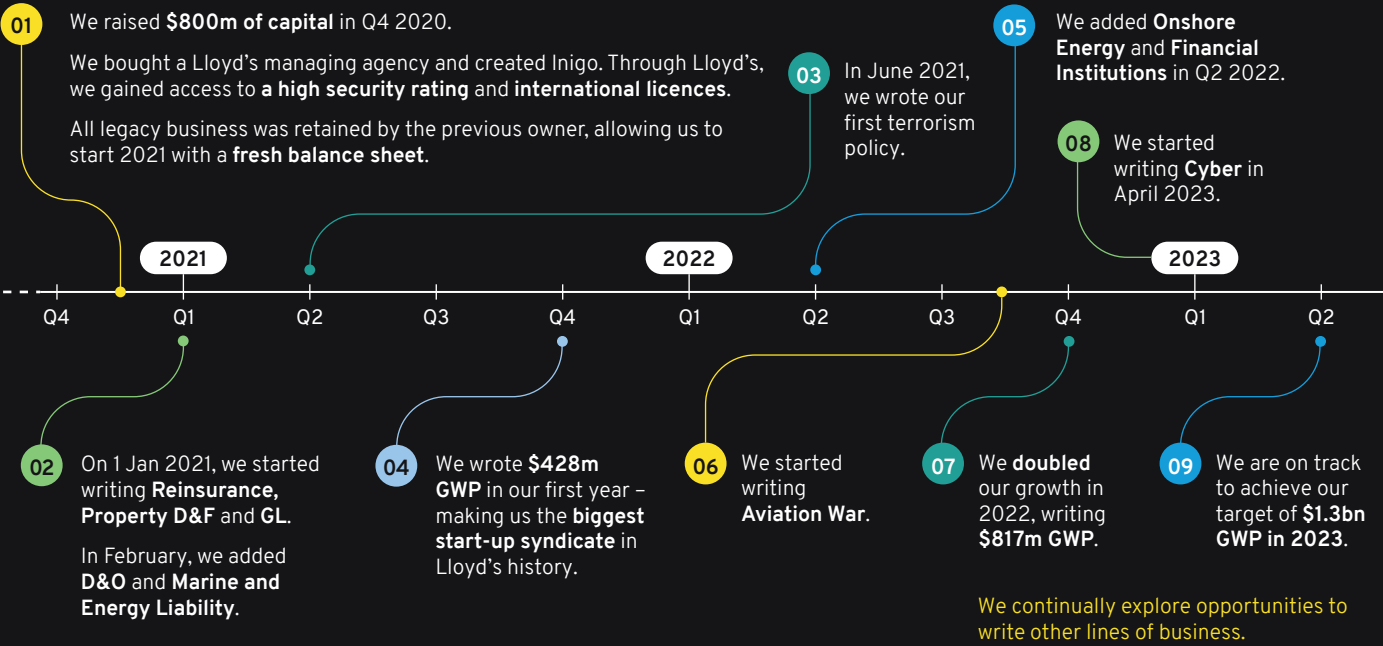


Payal Shah

Reinsurance Claims Analyst

CLAIMS

OUR JOURNEY

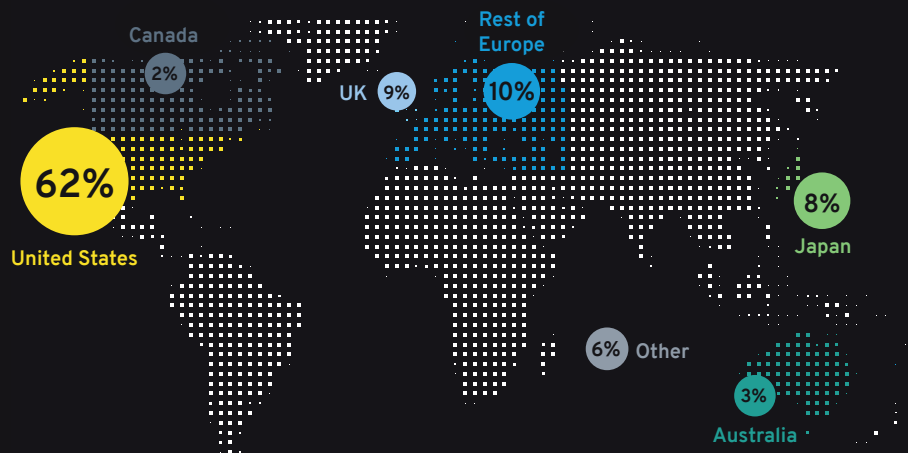


OUR CORE PRINCIPLES

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.