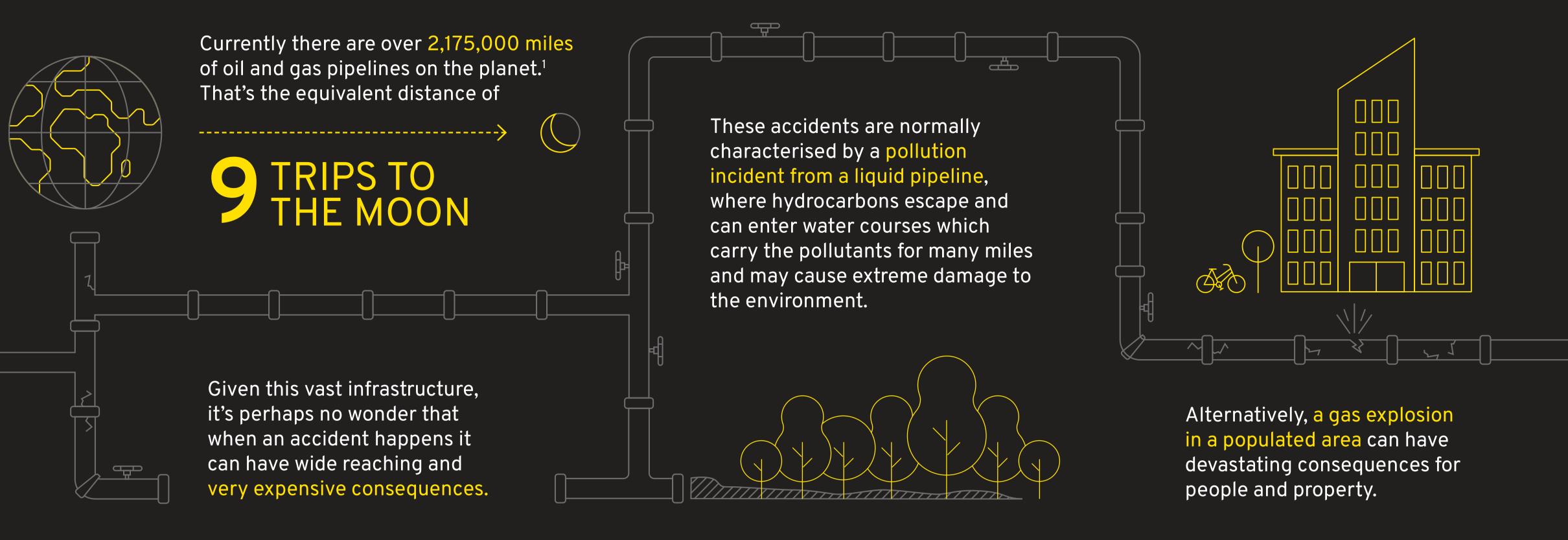
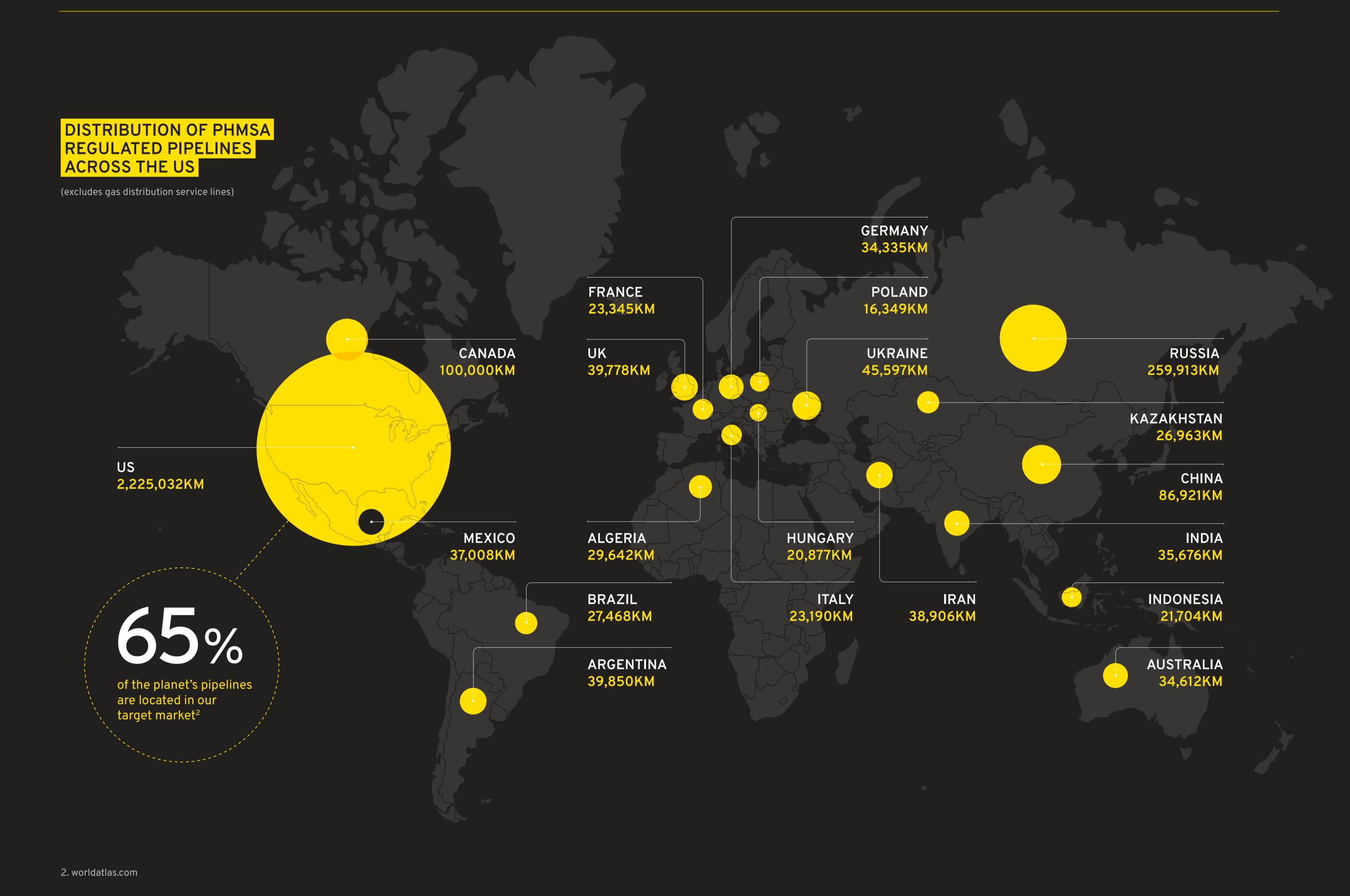
### SURFACING THE SCIENCE: **US PIPELINE OPERATORS**

2023

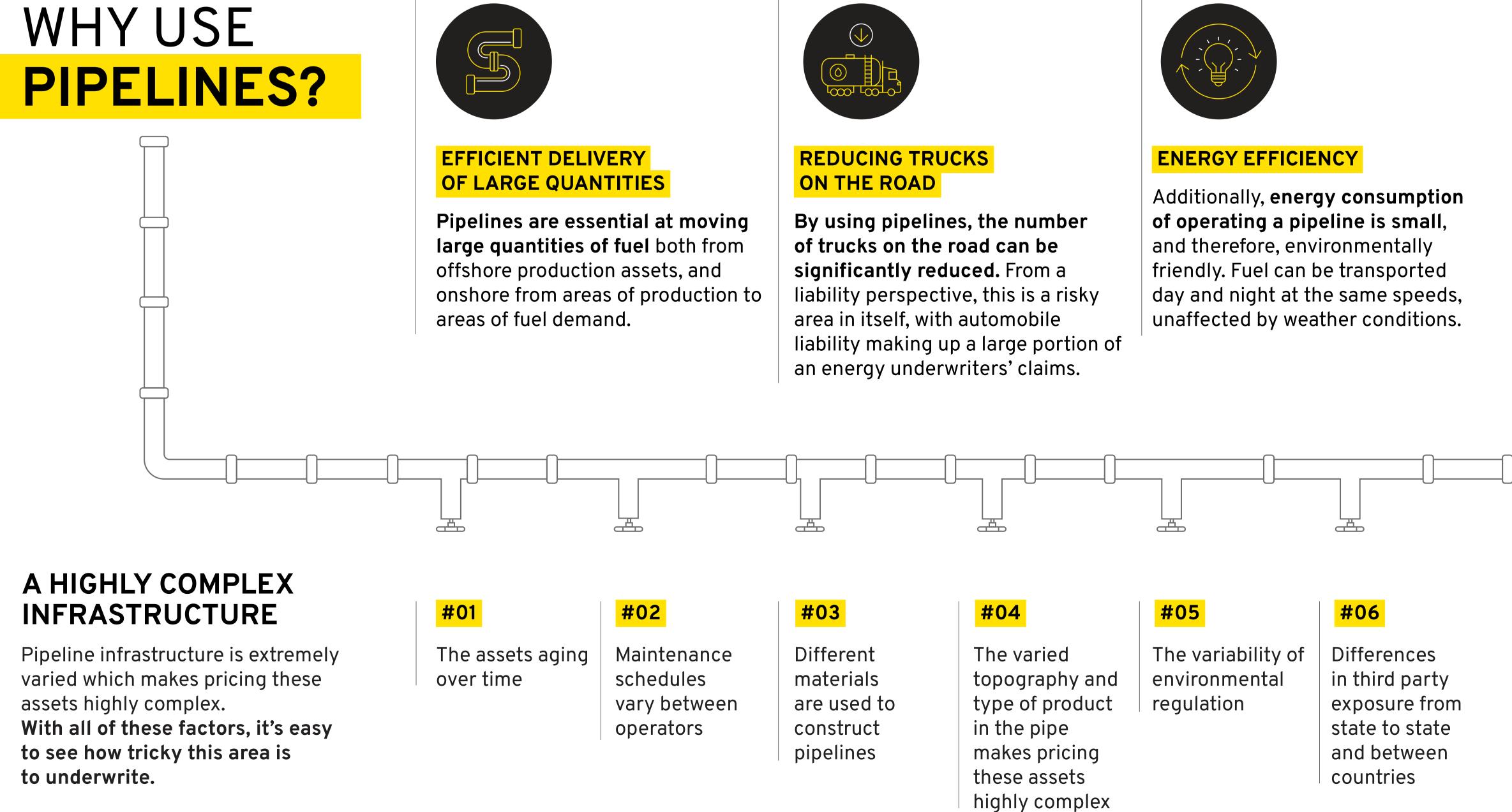


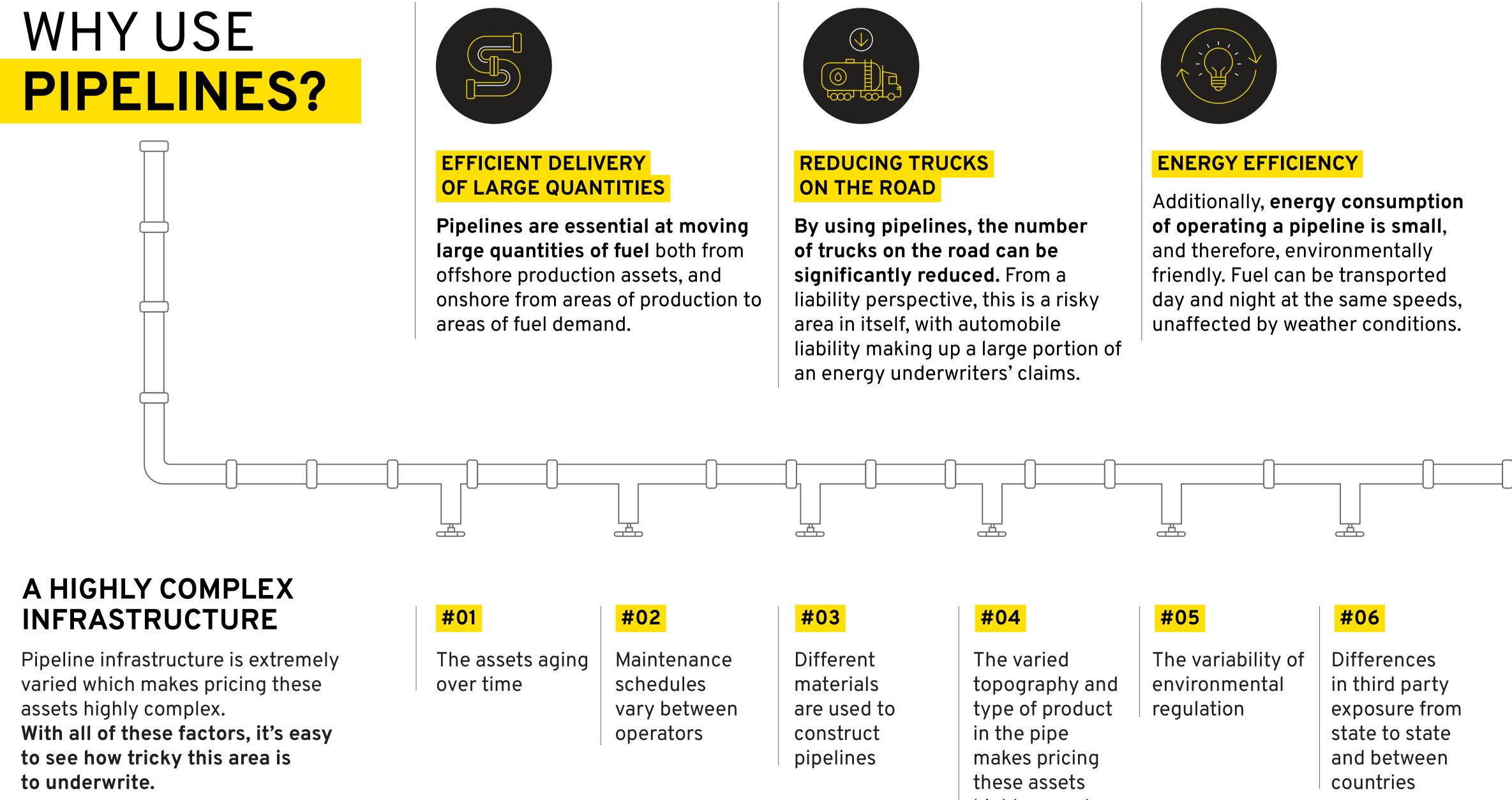


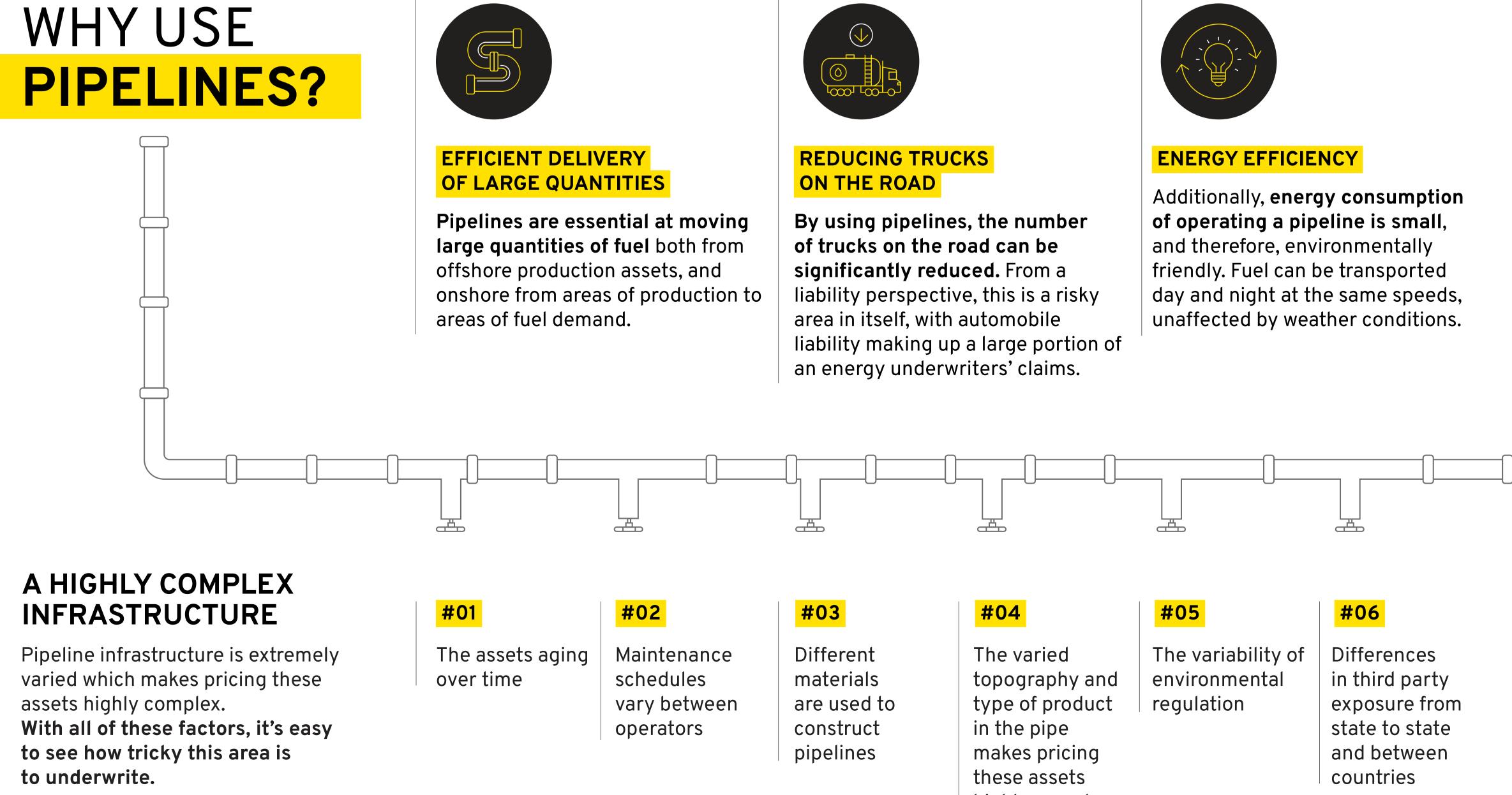




## WHY USE





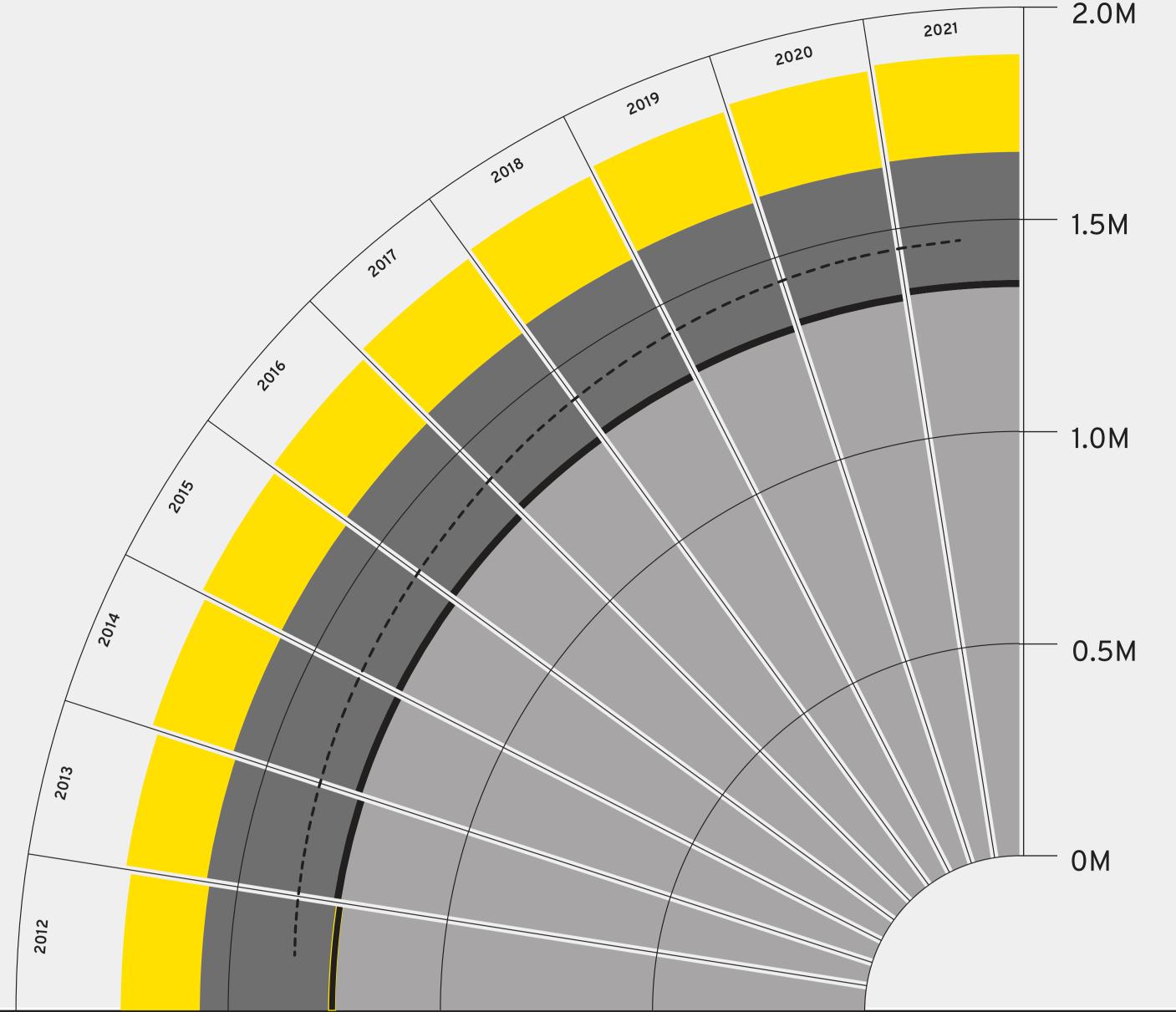


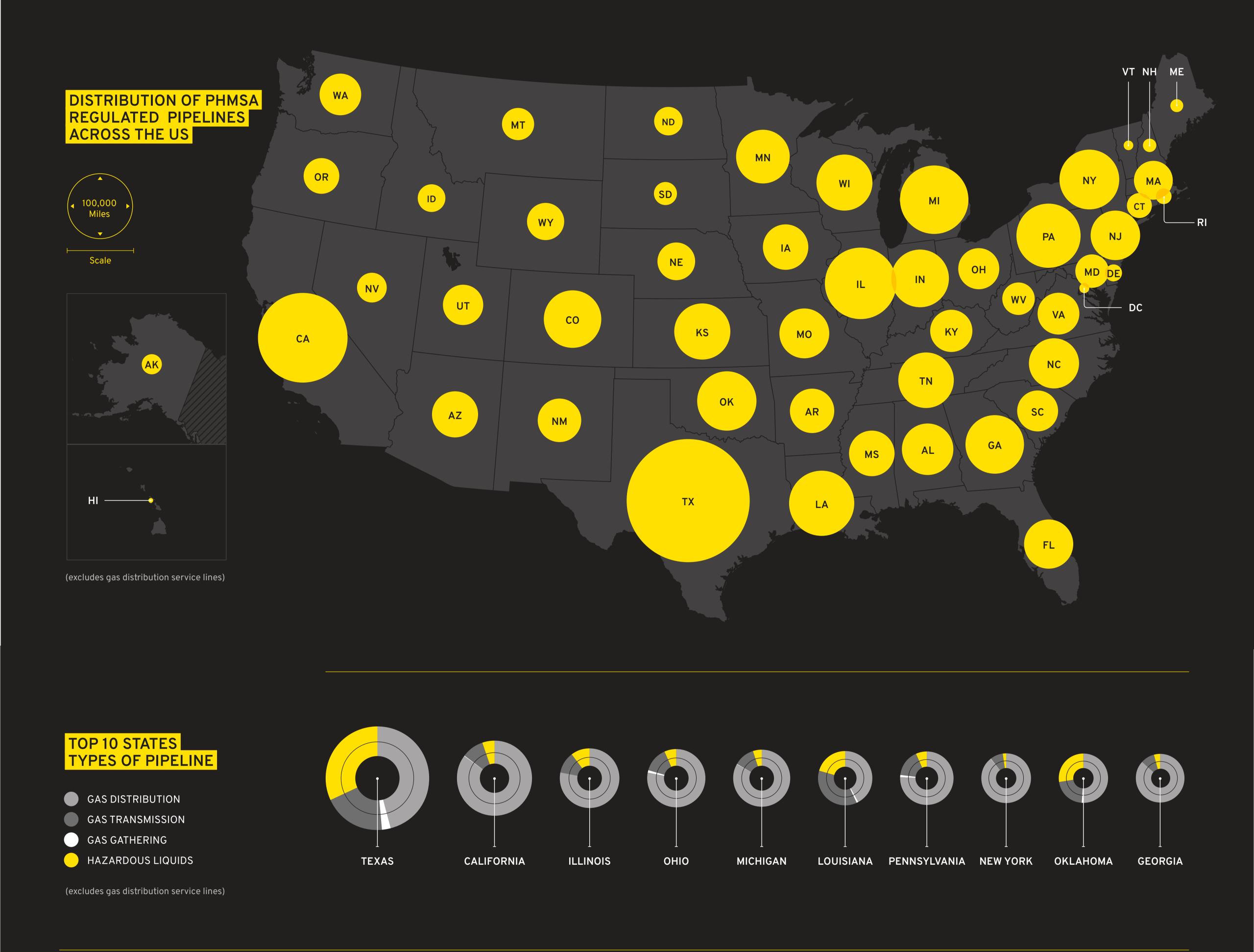
### LEVERAGING DATA TO GAIN INSIGHTS **INTO CLIENTS**

Using publicly available data which is submitted by 4076 pipeline operators to the US regulator, we are able to map and expose detailed information on all US regulated pipe.

#### MILEAGE OF ALL REGULATED **PIPELINES IN THE US**

- GAS DISTRIBUTION
- GAS TRANSMISSION
- GAS GATHERING
- HAZARDOUS LIQUIDS
- HIGH CONSEQUENCE AREA MILES - -(excludes gas distribution service lines)





AS AN ASSET OWNER THE PURCHASE OF LIABILITY INSURANCE IS KEY TO MANAGE RISKS, AND AS AN UNDERWRITER, THERE'S NEVER BEEN A BETTER TIME TO USE THE HUGE AMOUNT OF DATA WE ARE ABLE TO ACCESS IN ORDER TO ACCURATELY ASSESS AND PRICE THE **RIGHT INSURANCE SOLUTIONS.** 

### BUILDING A **BIGGER PICTURE**

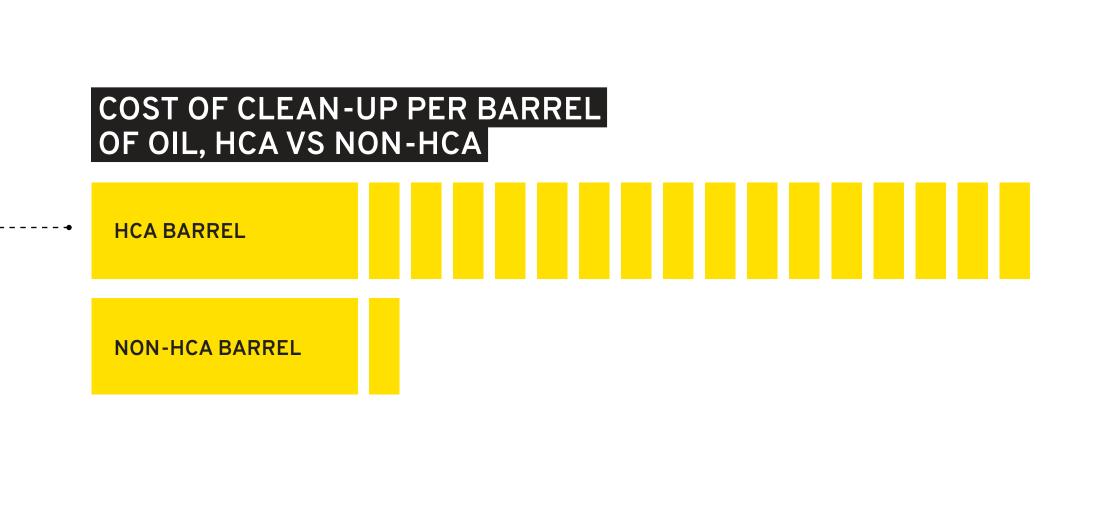
By collating data for each risk we are able to build up a macro picture of the biggest risk factors as well as softer underwriting features, ranging from pigging (inspection) frequencies, type of material used to build the pipeline, etc. The key is then to match these up with relevant claim data to build up risk profiles for different types of pipe.

An example, data has shown us that it is on average

## **16 TIMES**

more costly to clean up a barrel of oil in a High Consequence Area (HCA) than outside of an HCA.

When analysing **High Consequence** Area (HCA) states with more than 30 HCA spills since 2010, the data has



CALIFORNIA

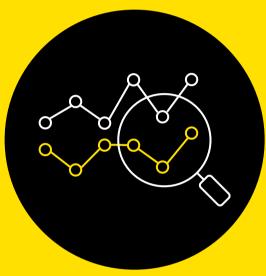
indicated that it costs approximately 7 TIMES **RELATIVE COST PER BARREL** to clean up a barrel of oil in California OF HCA SPILLS than in other HCA states. **OKLAHOMA** TEXAS ILLINOIS LOUISIANA

## ADDING VALUE

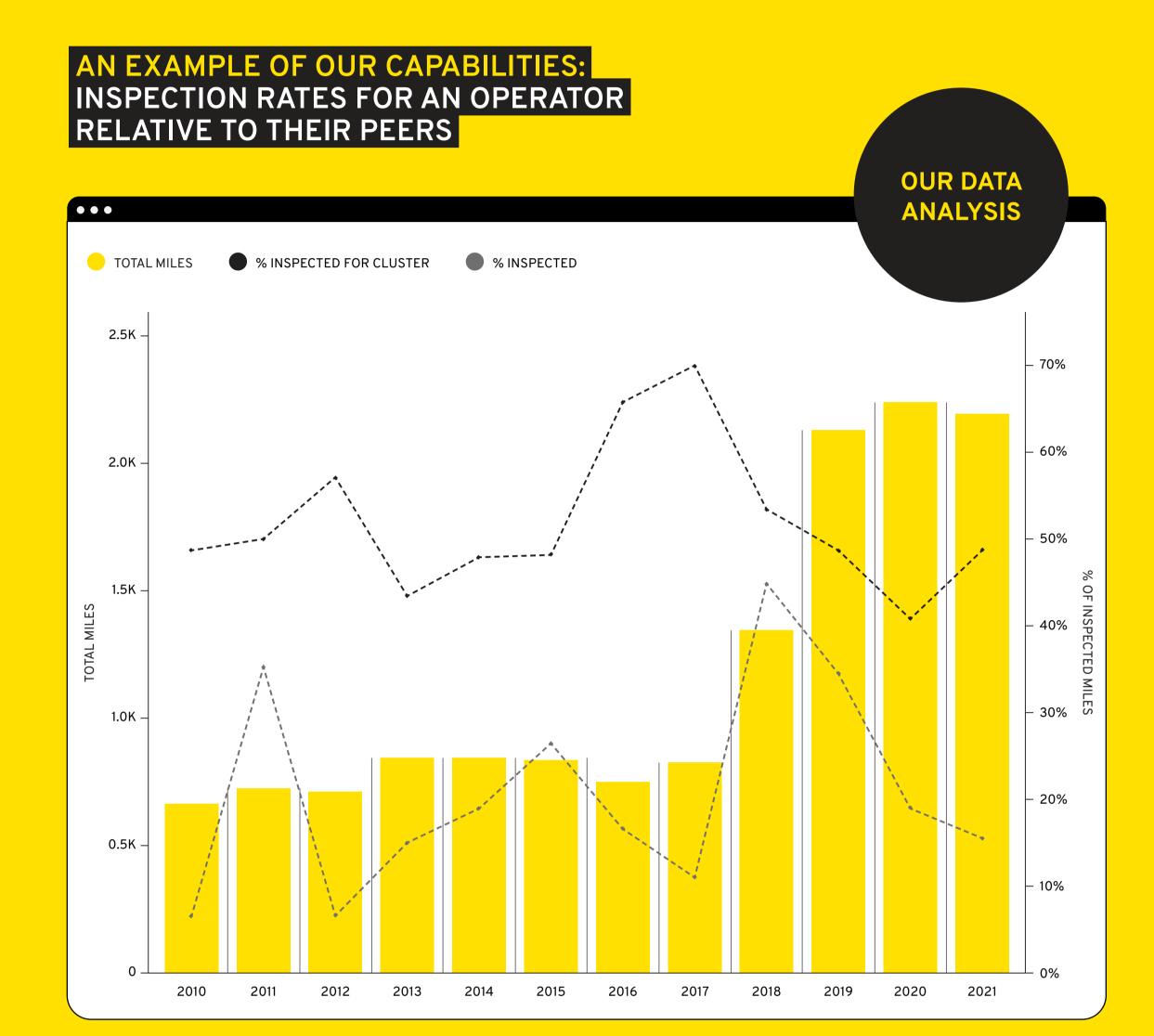
By having enhanced information ahead of client meetings, as well as the ability to contextualise exposures in relation to our insured's competitors, we are able to:



HOLD MORE MEANINGFUL MEETINGS WITH CLIENTS



ADD VALUE BY HIGHLIGHTING **DIFFERENCES BETWEEN THEM** AND THEIR PEERS



# 

#### WIN FOR OUR CLIENTS

For clients, this means we are able to offer an alternative quote to their existing pricing which is based on their unique risk factors. Thanks to our insights we will therefore either be able to provide a quote where we may win business that the market has historically over-priced, and avoid business where the client already has an option that presents better value than the exposures they represent.

#### WIN FOR INIGO

For Inigo this is a great opportunity to expand our appetite into niche areas of the pipeline space that had been previously difficult to have certainty around pricing. By using a blend of risk management data and factual historical evidence from our dataset we are able to create a successful union between the art and science of underwriting, which uses micro scale management data combined with thousands of data points from all US regulated pipelines.



WE BELIEVE THIS APPROACH IS UNIQUE IN THE MARKET AND A GAME CHANGER FOR PIPELINE ASSET UNDERWRITING AND WILL ALSO ENSURE INIGO'S LONGEVITY IN THE MARKET AND PROVIDE CLIENTS WITH A LONG TERM INSURANCE SOLUTION.



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