

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_M USD
Maximum Line

10_M 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 Property



Chris Hill
Head of Property D&F



Yves Colomb
Head of Property Pricing



Greg Benson
Underwriter



Abigail Seakens
Underwriter



Tom Hilton
Underwriter



Claudia Williams
Underwriter



Callum Barrett
Underwriter



Ed Boyd-Wallis
Underwriter



Charlie Russell-Vick
Operations Analyst



Christian Watson
Operations Analyst



Steve Agutter
Head of Claims



Perry Bowen
Head of First Party Claims

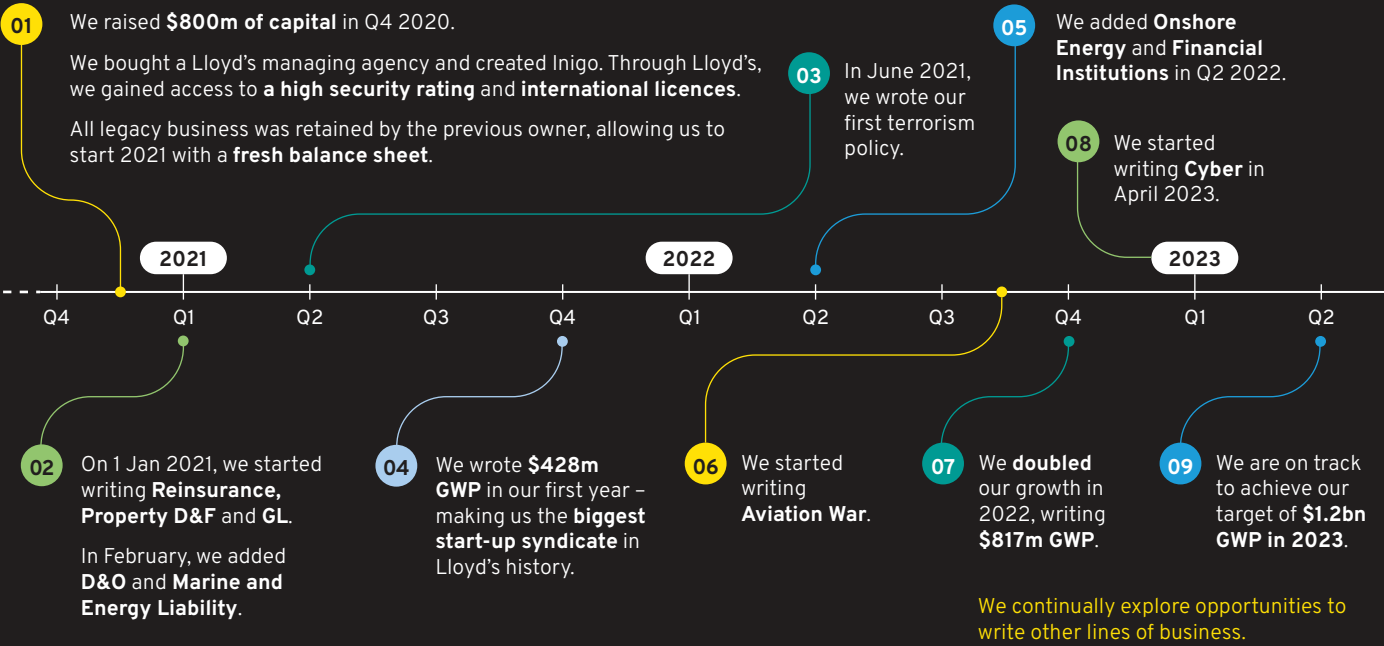


James Bradley
First Party Claims Analyst



Jade Watt
First Party Claims Analyst

OUR JOURNEY

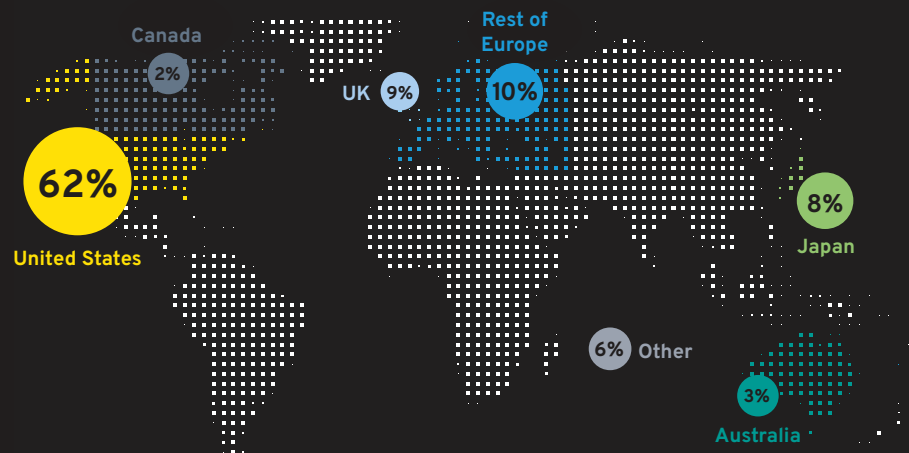


OUR CORE PRINCIPLES

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

We firmly believe that having a strong ESG proposition is crucial to tackling some of the world's most pressing challenges. As a young business, we're committed to playing an active part – one that expands and evolves as we grow.

We are aligned with Lloyds' ESG guidance and are a new member of ClimateWise.

As well as reporting on our progress based on the ClimateWise principles, we work with our industry peers to raise awareness of climate risk, our collective responsibilities, and the opportunities to contribute to a better world.

