

GENERAL LIABILITY



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.

GENERAL LIABILITY - OUR UNDERWRITING APPETITE

LIMITS OFFERED

35M USD

ATTACHMENT

- Excess, Umbrella layers
- Primary for small and medium/sized enterprises

TERRITORY

USA



PRODUCTS

- Public Liability
- Products Liability
- Auto Liability
- Advertising Liability
- Punitive Damages
- Other associated umbrella coverages

APPETITE

Target

- Rail - Freight and Passenger
- Manufacturing - Consumer, Commercial and Public Sector Products
- Commercial Construction and engineering
- OLT - Retail, Entertainment, Offices
- Telecommunications
- Mining

Considered

- Trucking, Transportation and Logistics
- Wildfire Exposed Contractors
- Municipalities and Public Entities
- Universities and Schools
- Chemicals
- Sharing Economy

WHY CHOOSE US?

- Our team of credible, experienced, and empowered underwriters with single channel access
- Strong market reputation and active client engagement
- Excellence in service and communication
- Highly experienced claims team
- Our flexible approach, diversity of insured industries and wide range of considered attachments
- Data and analytics focus enabling consistent and stable underwriting
- Competence to nurture strong, enduring and collaborative relationships

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

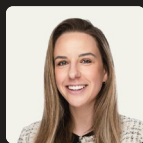
UNDERWRITING



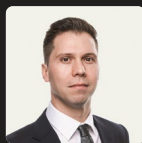
Ed Wallis
Head of General Liability



Flavia Lyons
Underwriter



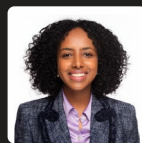
Olivia Reynolds
Underwriter



Alasdair MacKechnie
Underwriter



Neil Noble
Underwriter



Bezawit Negussie
Underwriter

CLAIMS



Steve Agutter
Head of Claims

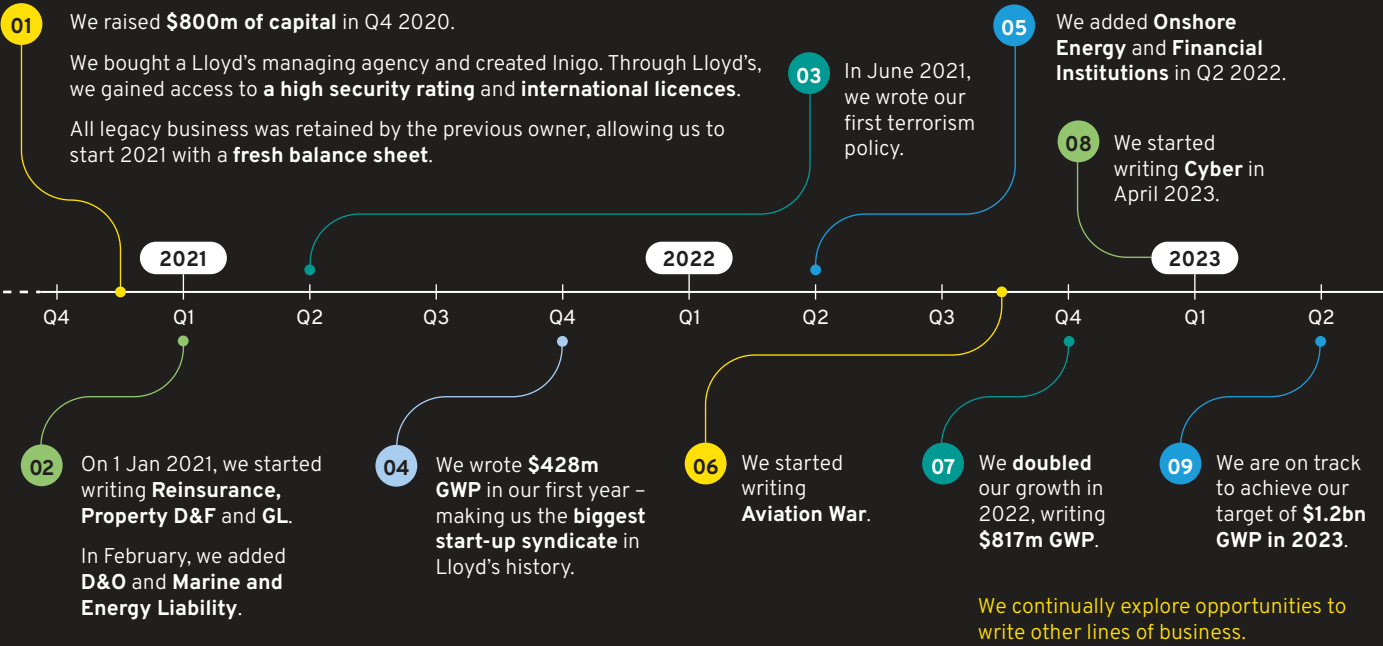


Yera Patel
Head of Legal & Third Party Large Loss Claims



Oshana Benotmane
Third Party Claims Analyst

OUR JOURNEY

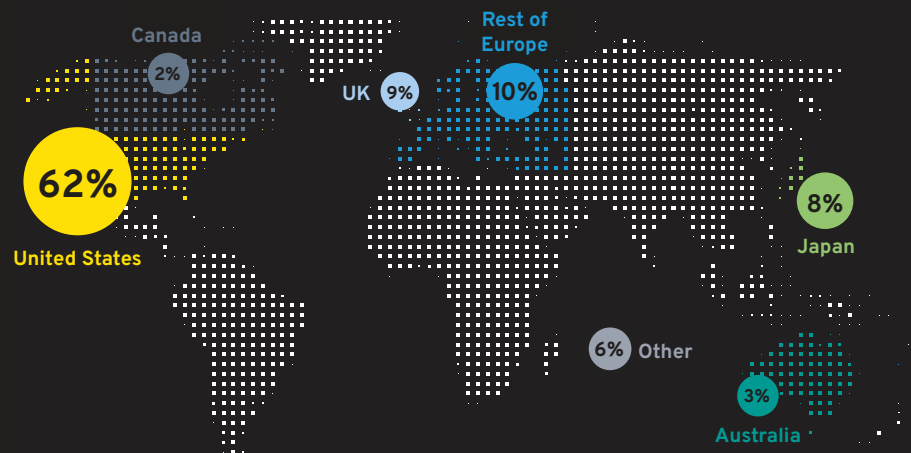


OUR CORE PRINCIPLES

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.

