

# AUTO 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.

## LIMITS OFFERED

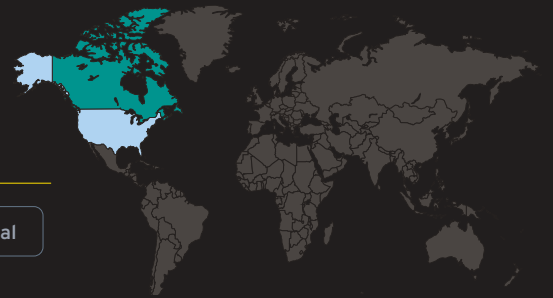
# 10M

Max occurrence.  
We offer occurrence limits of up to 10M USD.

## TERRITORY

Worldwide with an emphasis on the following:

- USA
- Canada



## PRODUCTS

Structured Swing Deals

Aggregated Placements

Each and Every Traditional

## ABOUT AUTO LIABILITY

Safe and efficient roads are essential to a strong and prosperous modern economy. Our Auto Liability coverage provides the stability and cost-effective protection that large fleets need in an increasingly complex and challenging legal landscape.

Partnering with industry leader Samsara, we've reimagined auto liability underwriting - using advanced telemetric data and extensive analytics we

deliver clarity, precision and bespoke cover where others rely on guesswork or shy away from risk.

With structured swing deals, aggregated placements, and each and every traditional insurance for North American clients, we deliver the foresight and innovation that keeps the wheels of today's dynamic transport sector turning.

## WHY CHOOSE US

We specialise in providing tailored solutions covering up to \$10m for US and Canadian clients across trucking, utilities, construction, energy, and food distribution. Our in-house experts in Wording, Exposure Management, and Claims ensure that each client receives personalised, industry-specific

support. By working across business lines and using advanced data analytics to deliver clear, transparent decisions, we build meaningful partnerships, while continuously refining our underwriting to meet the transport sector's evolving challenges.

## THE INIGO CLAIMS EXPERIENCE



**Relationships:** Refreshingly human communication, transparent at every step



**Decisive:** A dedicated point person empowered with authority to make decisions



**Leadership:** Technical expertise to "rally the Market" pushing the industry forward



**Creative:** Disrupting the market by seeking bold solutions



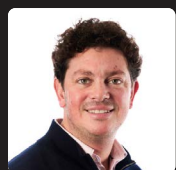
**Visible:** Claims at the forefront, a calming presence to support you and your business



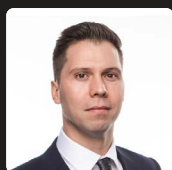
**Analytical:** Leaning on our insights and learning from losses

## OUR TEAM

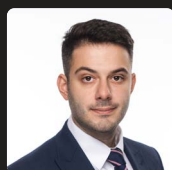
### UNDERWRITING



Ed Wallis  
Head of Casualty



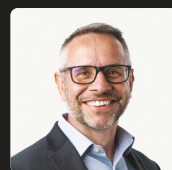
Alasdair MacKechnie  
Underwriter



Anthony Sa'id  
Pricing Actuary



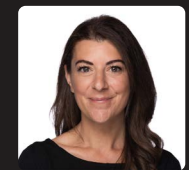
Sophia Cartmell  
Underwriter



Steve Agutter  
Head of Claims



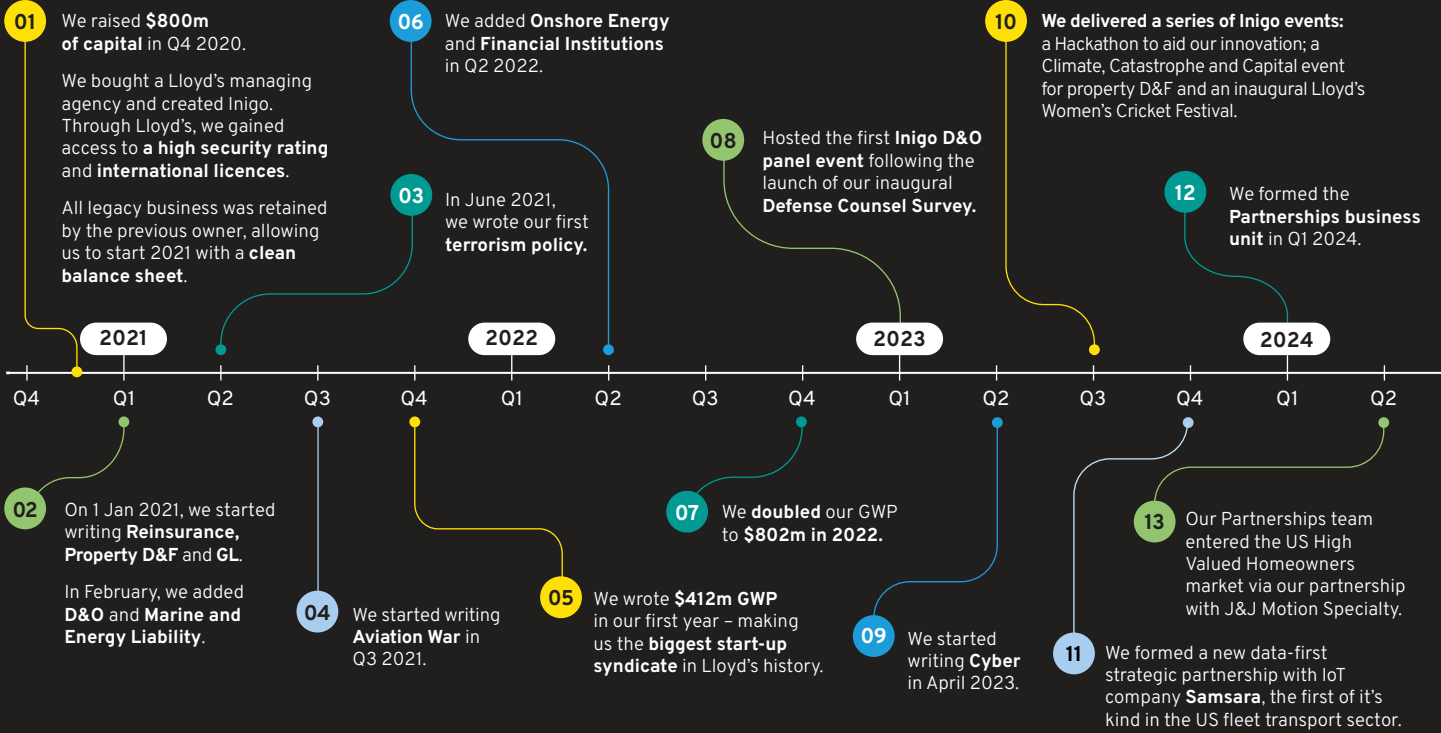
Penny Wood-Hill  
Claims Analyst



Kristina Mangino  
Claims Analyst

### CLAIMS

## OUR JOURNEY

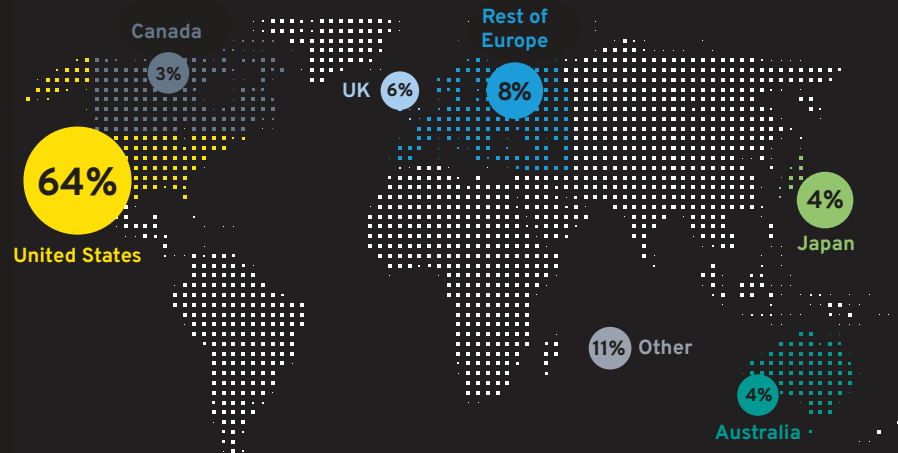


## OUR CORE PRINCIPLES

### 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

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.

