

2.76

983

1.156

5.267

4.014

5.72

5.792

908

6.645



# Financial Institutions

Appetite Summary

# Financial Institutions



## Who we are

Behind the banks, building societies, and other financial institutions safeguarding our wealth are those who protect the protectors.

We offer a full suite of financial lines products – including crime, professional indemnity, and Directors and Officers coverage – for institutions across the USA, Canada, Australia, UK and Europe.

Our aim is to understand the nuance of risk to produce actionable, accurate and transparent insights. This allows us to provide meaningful capacity for our clients and create innovative, tailored solutions, with a long-term strategic outlook.

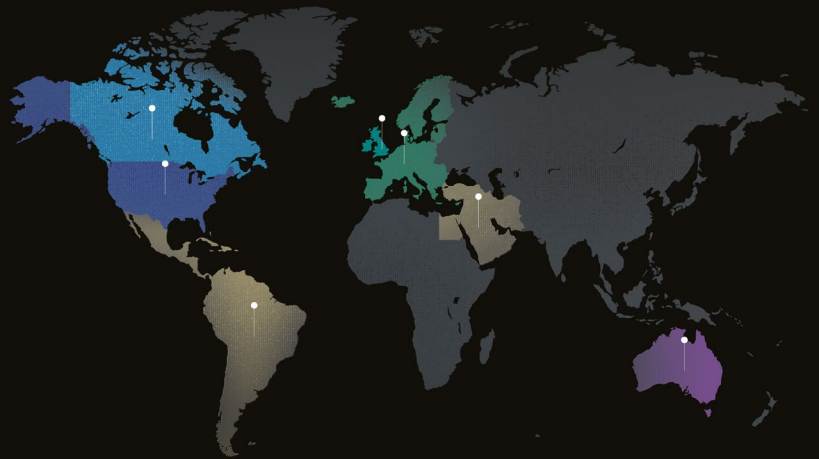
## Limits Offered

10M\*

\*USD/CAD/GBP/AUD

## Territory

Worldwide.  
With an emphasis on US,  
Australia, Canada, Latin  
America, Middle East,  
Europe & UK.



## Attachment

Primary Layers

Excess Layers

## Why Choose Us

- Worldwide primary lead underwriting appetite and capability that challenges traditional global carriers
- Market-leading service levels
- Highly experienced claims team and service
- Single, central and nimble underwriting platform
- Technical capability and empowered underwriting decisions
- Active client engagement and the ability to travel
- Long-term strategic underwriting approach
- Real-time data & analytics supporting stable and consistent underwriting
- We aim to say **yes**

## Appetite

We consider all financial institutions including but not limited to;

- Banks
- Investment Managers
- Insurance Companies
- Infrastructure Risks

## Products

- Professional Indemnity
- Directors & Officers
- Crime
- Employment Practice Liability
- Fiduciary Liability

## Our Underwriting Team



**Ed Whitworth**  
HEAD OF FINANCIAL  
LINES



**Jane Bennett**  
HEAD OF FINANCIAL  
INSTITUTIONS



**Adam Brown**  
UNDERWRITER



**Tom Falkner**  
UNDERWRITER



**Nelly Dalton**  
UNDERWRITER



**Jonathan Adams**  
LEAD PRICING  
ACTUARY





# Our Claims Promise



## Claims Experience

Valuable insights from claims data often lie buried and untouched in thousands of reports and surveys. We prioritise transforming this vast amount of information into actionable knowledge in our bespoke D&A and MI platforms.

By analysing past claims data to identify trends and pinpoint the root causes of losses, we can develop preventative strategies and improve future underwriting decisions.

It also enables us to tell better stories about preventative technologies, and develop deeper risk management solutions that are innovative, unique and reflect Claims' critical position as the core of our business.

## Claims Team



**Steve Agutter**  
HEAD OF CLAIMS



**Yera Patel**  
HEAD OF FL & CWT CLAIMS  
& HEAD OF LEGAL



**Diane Lenkowsky**  
CLAIMS ANALYST



**Eleanor Simon**  
CLAIMS ANALYST



**Oshana Benotmane**  
CLAIMS ANALYST

“

Claims are an integral part of everything we do. We embed ourselves deeply within each line of business, understanding our clients' challenges from the inside out. This allows us to deliver proactive, data-driven solutions that go beyond the standard to better anticipate our brokers and clients needs.”

Steve Agutter  
HEAD OF CLAIMS

## Our Culture

### 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

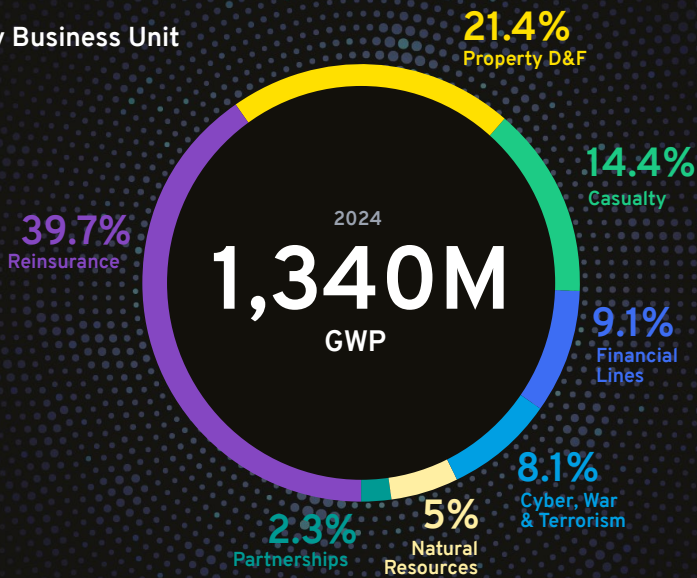
Leaning on our insights and learning from losses.



# Underwriting Performance

Our premium originates from six business units. In 2024 we added a seventh unit called Partnerships. Our ambition is to work with a limited number of aligned partners to create substantial, scalable portfolios to sit alongside our open market underwriting.

## GWP by Business Unit



## Our Core Principles

We focus on lines where:



We have leading underwriting and claims capability



There are high average premiums and a low policy count



Claims frequency is low and severity is high

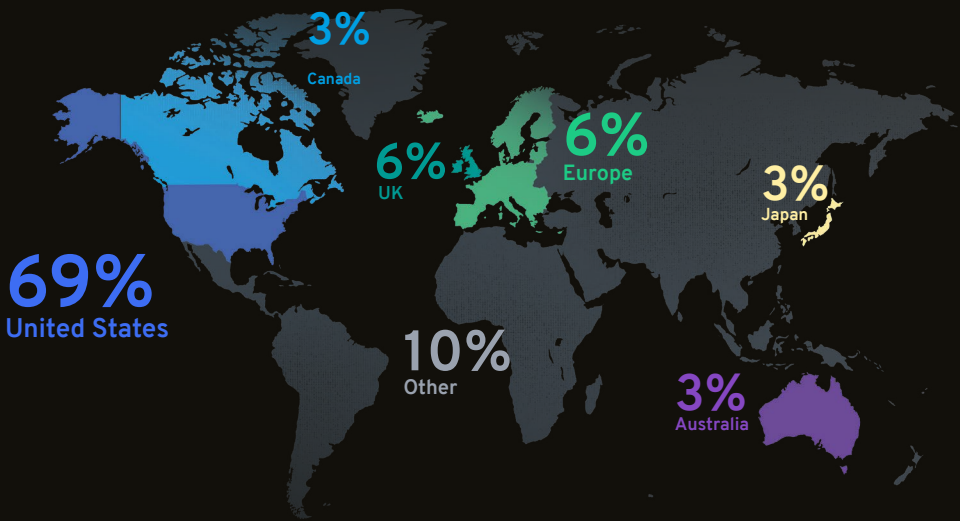


Good underwriters consistently outperform



Data and analytics can make a material difference

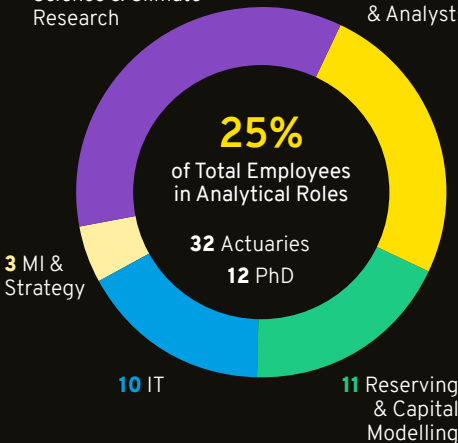
## Geographic Breakdown by GWP



## Data Obsessed

21 Inigo Data Science & Climate Research

15 Pricing Actuaries & Analysts



## Our Data & Analytics Advantage



Data Collection and Augmentation



Proprietary Modelling



Custom Underwriting Workbench

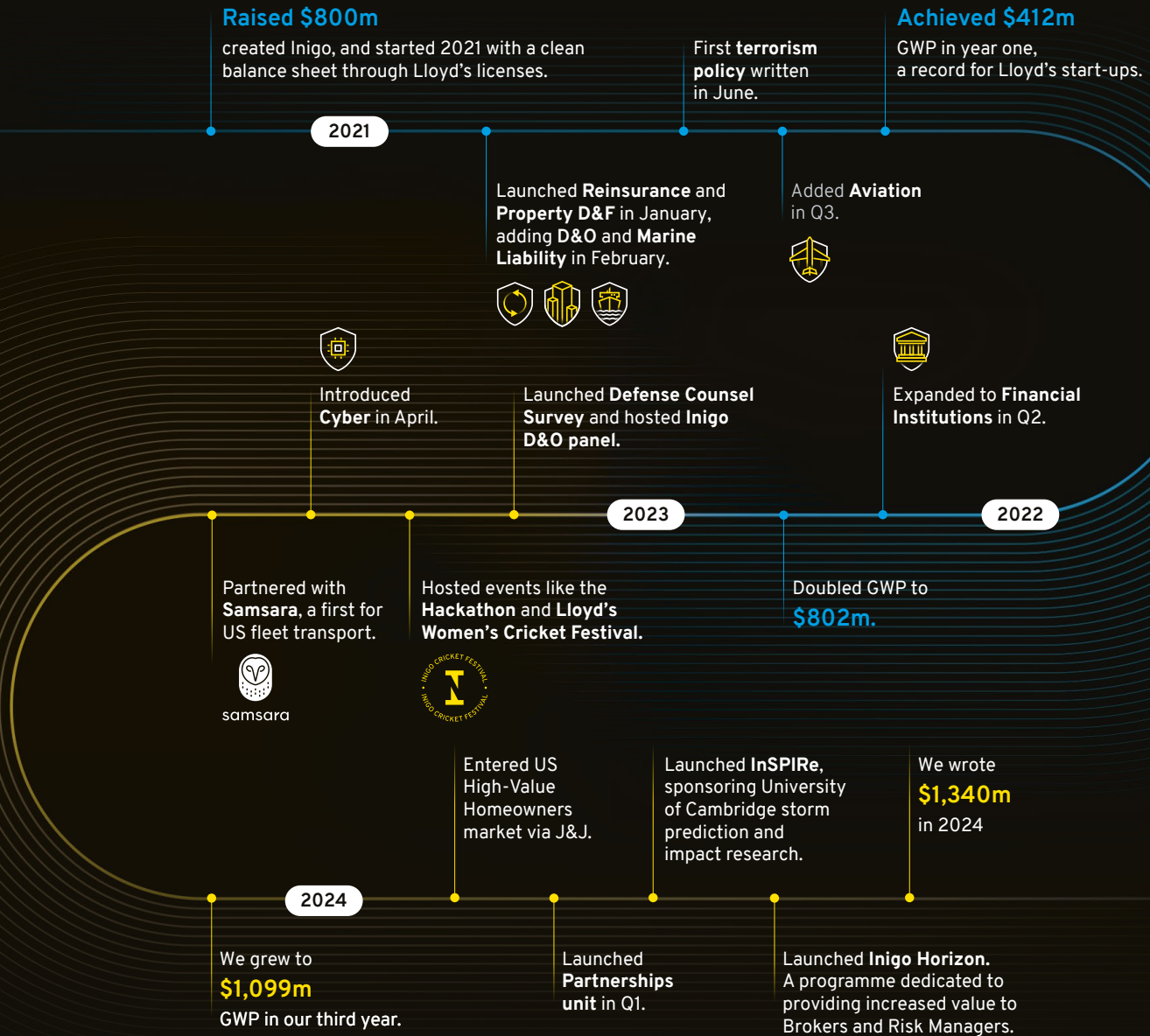


Portfolio Optimisation



Shareable Client Insights

# Our Start Up Journey



## Our Values

### Get smart

We ask questions, explore, learn and continuously strive for excellence.



### Park the ego

We are welcoming and open, and embrace different thinking.



### Share the passion

We collaborate and communicate our expertise honestly and thoughtfully.



### Radical simplicity

We are transparent, focused and actively avoid complexity in how we operate



