

2.76

983

1.156

5.267

N123

E57

4.014

5.72

5.792

6.908

H14

E78

N45

6.645

F5

8.67

7.896



Cyber

Appetite Summary

Who we are

As cyber threats grow more sophisticated and unpredictable, staying ahead is no longer optional. It's imperative.

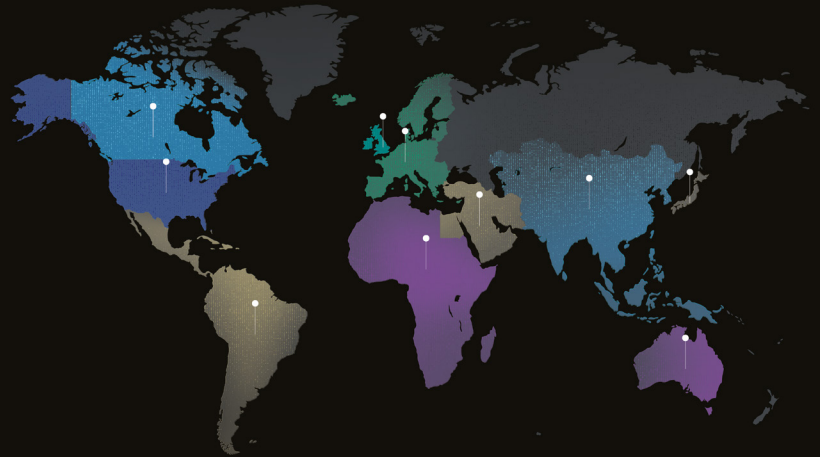
Our advanced underwriting process and bespoke rating model collect and analyse data far ahead of the standard market, using multiple sources and correlating it with the latest claims data to deliver top-tier insights into your cyber risks.

With a global focus on large corporations across all industries, we provide a tailored approach across Cyber, Technology Professional Liability and Cyber Property Damage. Renowned for our responsiveness, innovation, and flexibility, we prioritise long-term partnerships, providing risk transfer products that complete your cybersecurity defences against this critical and fast-changing threat.

Limits Offered (USD)

12.5_M

Territory

Worldwide.

Attachment

Primary Layers**Excess Layers****Primary Product Launch - H1 2025**

Why Choose Us

- Collaborative, innovative solutions for complex risks – worldwide.
- Long-term broker and client partnerships.
- Highly experienced and respected Claims Managers.
- Market-leading, experienced underwriters using real-time data and analytics.

Appetite

All industries considered with a focus on Fortune 1000

Products

Cyber, Technology E&O and Cyber Property Damage

Our Underwriting Team



James Creasy
HEAD OF CWT



Charlotte Marsden
UNDERWRITER



Corinne Cozens
UNDERWRITER



Isabel Roscoe
UNDERWRITER



James Donald
UNDERWRITER



Scott Currid
UNDERWRITER



Andrew Wills
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

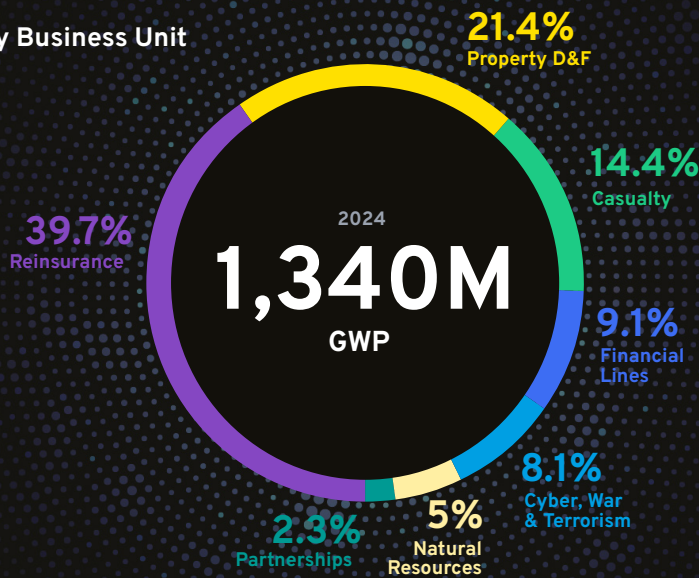
Leaning on our insights and learning from losses.



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

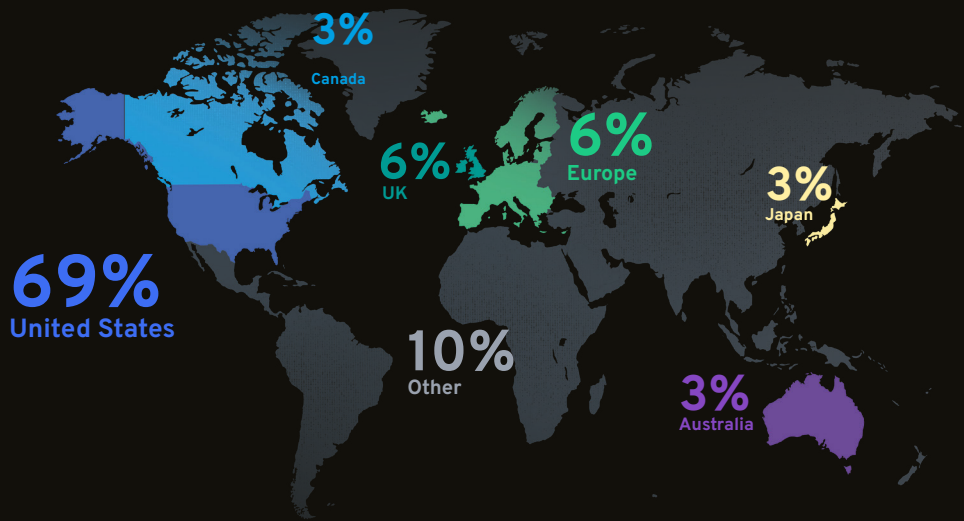


Good underwriters consistently outperform

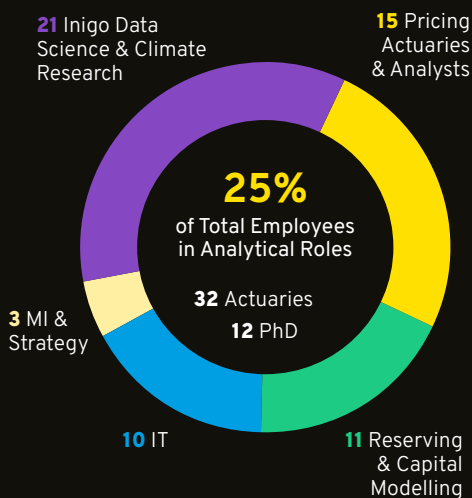


Data and analytics can make a material difference

Geographic Breakdown by GWP



Data Obsessed



Our Data & Analytics Advantage



Data Collection and Augmentation



Proprietary Modelling



Custom Underwriting Workbench

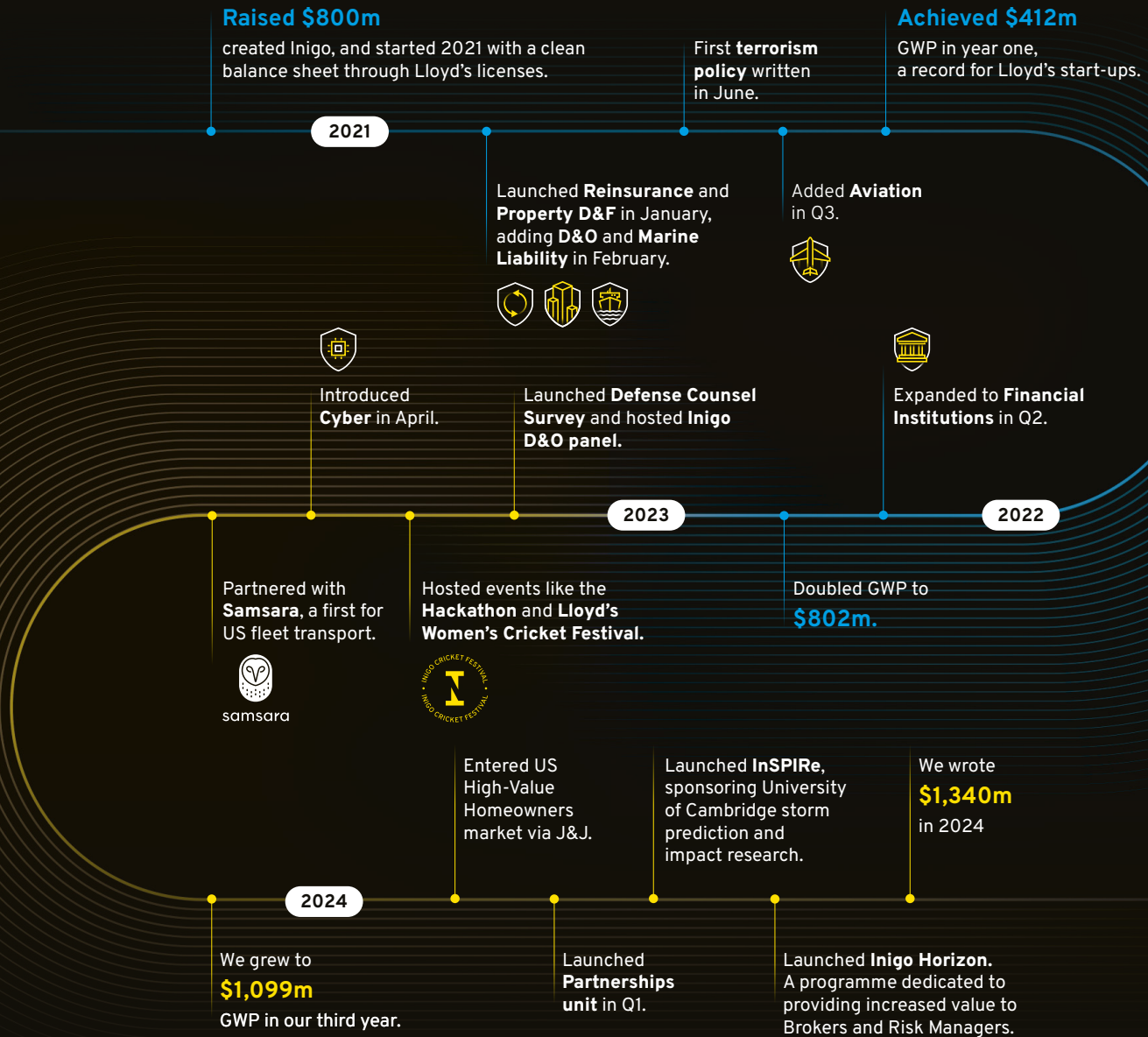


Portfolio Optimisation



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



