INIGO

North American Property

Appetite Summary

inigoinsurance.com

North American Property

Who we are

We've all witnessed the devastating effects of natural and man-made disasters. And all pointers suggest it'll get worse before it gets better.

Our specialist commercial property insurance offers extensive coverage for direct physical loss or damage, business interruption, and natural catastrophes spanning sectors like Commercial Real Estate, Public Entities, Hospitality, Retail/Wholesale, Institutions, Manufacturing, Media & Telecommunications, and Healthcare.

By combining advanced analytics and close collaboration between our Exposure Management, Pricing, Underwriting, and Insights teams, we've crafted a bespoke, Inigo-specific perspective on Natural Catastrophe risk that adapts to evolving threats, setting us apart in the market and ensuring your coverage remains relevant and effective at all times.

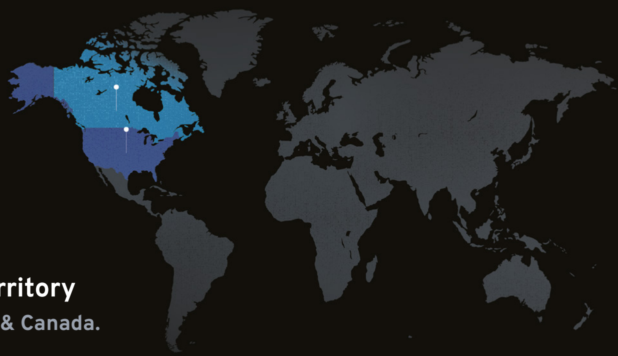
Limits Offered (USD)

100M Max Line

15M Max Critical CAT Line

Attachment

Quota Share | Significant Primaries | Excess Layers



Territory

US & Canada.

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

Appetite

- Public Entity
- Institutions
- Healthcare
- Media & Telecommunications
- Commercial Real Estate
- Retail/Wholesale
- Hospitality
- Manufacturing

Products

- All risks
- Single Peril
- DIC/DIL

Our Underwriting Team

Chris Hill
HEAD OF PROPERTY

Tom Hilton
LINE UNDERWRITER

Kathrine McIlroy
LINE UNDERWRITER

Donald Gordon
UNDERWRITER

Claudia Williams
UNDERWRITER

Charlotte Wayman
UNDERWRITER

Abigail Seakens
UNDERWRITER

Ed Boyd-Wallis
UNDERWRITER

Callum Barrett
UNDERWRITER

Lucy Martin
UNDERWRITER

Hideki Itabashi
UNDERWRITER

Ioanna Stylianou
LEAD PRICING ACTUARY

Ian Powell
WORDING SPECIALIST

Our Claims Promise

INIGO

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

Perry Bowen
HEAD OF PROPERTY & NATURAL RESOURCES CLAIMS

James Bradley
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.

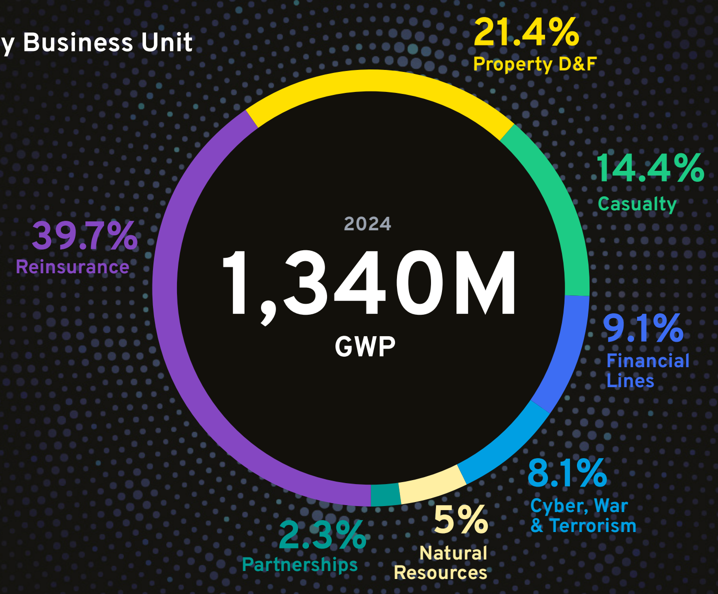
Analytical

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

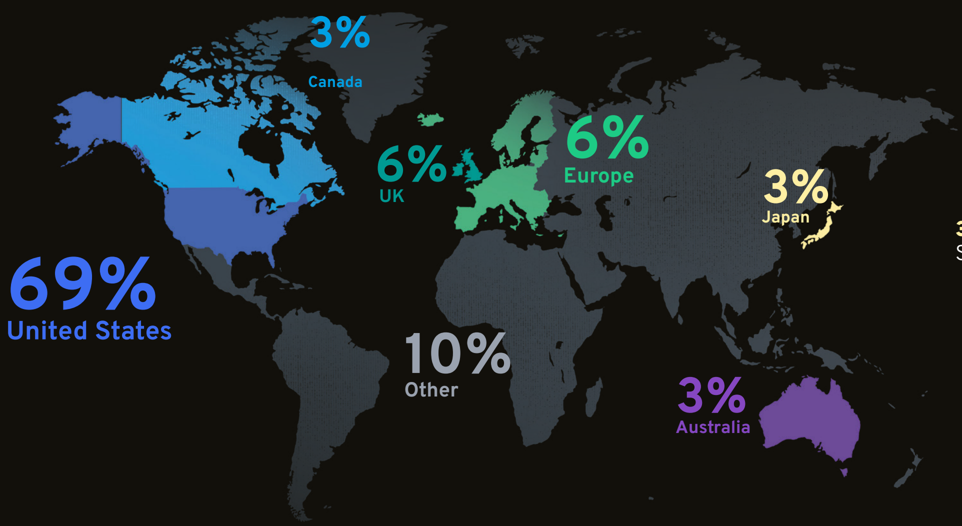


Our Core Principles

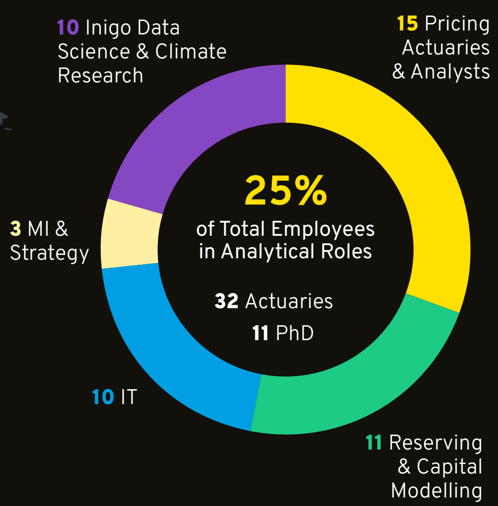
We focus on lines where:

- 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

2021

Raised $800m
created Inigo, and started 2021 with a clean balance sheet through Lloyd's licenses.

Launched **Reinsurance** and **Property D&F** in January, adding **D&O** and **Marine Liability** in February.

First **terrorism policy** written in June.

Added **Aviation** in Q3.

Achieved $412m
GWP in year one, a record for Lloyd's start-ups.

2022

Expanded to **Financial Institutions** in Q2.

Doubled GWP to
$802m.

2023

Launched **Defense Counsel Survey** and hosted **Inigo D&O panel.**

Introduced **Cyber** in April.

Hosted events like the **Hackathon** and **Lloyd's Women's Cricket Festival.**

Partnered with **Samsara**, a first for US fleet transport.

samsara

2024

We grew to
$1,099m
GWP in our third year.

Entered US High-Value Homeowners market via J&J.

Launched **Partnerships unit** in Q1.

Launched **InSPIRe**, sponsoring University of Cambridge storm prediction and impact research.

Launched **Inigo Horizon.** A programme dedicated to providing increased value to Brokers and Risk Managers.

We wrote
$1,340m
in 2024

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

INIGO