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LOC: 29.753N / -95.353W  
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X: 122 Y: 5672

X: 231 Y: 2289

X: 4145 Y: 2321

X: 2616 Y: 629

X: 122 Y: 5672

X: 91 Y: 932



# US Property

APPETITE SUMMARY

# US Property



## WHO WE ARE

Inigo is a global specialty insurance and reinsurance company, built around the disciplined use of data and judgement. We turn analysis into insight, and insight into action – giving clients a clearer view of the risks we underwrite and the decisions we stand behind.

Our specialist commercial property insurance provides broad cover for physical loss or damage, business interruption, and natural catastrophes across a wide range of sectors.

Through advanced analytics and close collaboration across our Exposure Management, Pricing, Underwriting and Insights teams, we've developed a bespoke view of catastrophe risk – ensuring our cover remains relevant, responsive and differentiated in the market.

### Territory

USA

### Limits Offered usd

125M Max Line

15M Max Critical CAT Line

### Attachment

Quota Share  
Significant Primaries  
Excess Layers



## WHY CHOOSE US?

- Credible, empowered underwriting teams
- Data insight-led and disciplined risk selection
- Pride in our service and clarity in communication
- Claims expertise that proves our positive and supportive intent
- Flexible, thoughtful capacity deployment
- Stable underwriting performance and leadership
- Collaborative and curious to build trust when it is needed most

## 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



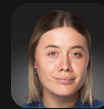
**Ed Boyd-Wallis**

UNDERWRITER



**Callum Barrett**

UNDERWRITER



**Lucy Martin**

UNDERWRITER



**Hideki Itabashi**

UNDERWRITER



**Ioanna Stylianou**

LEAD PRICING ACTUARY



**Ian Powell**

WORDING SPECIALIST

# Our Claims Promise

SCAN TO  
CONTACT  
THE TEAM



## CLAIMS EXPERIENCE

We listen carefully to what claims are telling us. By turning experience, outcomes and data into clear insight through our analytics and MI platforms, we understand why losses happen – not just that they do. That insight strengthens underwriting, sharpens risk prevention and elevates client conversations. The result isn't just better data, but fewer surprises, clearer decisions and stronger outcomes – built around clients when it matters most.

At Inigo, claims sit at the heart of our business as a truly end-to-end service.

## CLAIMS TEAM



**Steve Agutter**  
HEAD OF CLAIMS



**Perry Bowen**  
HEAD OF FIRST PARTY CLAIMS



**James Bradley**  
SENIOR CLAIMS ANALYST



**Imogen Loy**  
CLAIMS ANALYST



**Steve Agutter**  
HEAD OF CLAIMS

*“Claims are where promises are proven. That’s why we embed deeply, think ahead, and deliver better outcomes for brokers and clients.”*

## Data in Action

### Turning insight into underwriting decisions.

By applying data thoughtfully alongside meaningful reinsurance capacity and expert claims handling we help bring greater clarity and confidence to challenging risks. The examples below show how this works in practice.

#### Auto Liability



**1 in 33**

crashes results in a loss greater than \$1m



#### Aviation War



Together, the US and China make up about

**43% of overall commercial traffic**

#### Natural Catastrophes

**InSPIRe**  
INIGO DATA STRONG PRESENTATION & PROJECT REGISTRATION

**1.76x powerful hurricanes in the 2010s**

compared to the 1980s fueled by warming sea temperatures

#### Engineering Reports



What once took 48hrs,

**now takes 4 minutes**

## HORIZON

Horizon is Inigo's annual risk leadership programme. Each year, we bring together a select group of senior risk managers for open, data-led conversations about the risks shaping their businesses. The result is a deeper, more transparent relationship between insurer and client - and a sharper, more informed view of risk on both sides.





FOR THE  
LOVE OF  
DATA —



FOLLOW OUR  
JOURNEY