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P: 12°
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Auto Liability

APPETITE SUMMARY

Auto Liability



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.

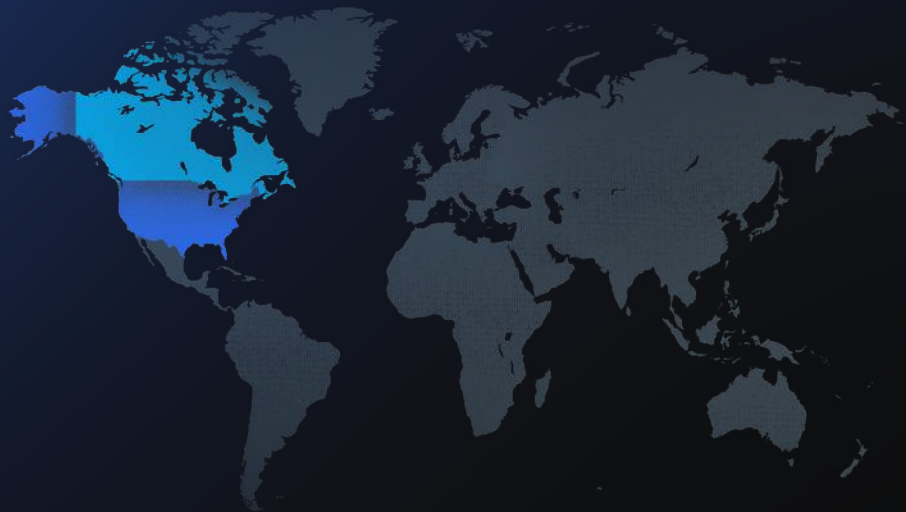
Our culture is grounded in openness, strong technical debate and sound underwriting judgement. That focus allows us to deliver clear, consistent outcomes clients can trust, even in complex or uncertain risk environments. Inigo became part of Radian Group in February 2026.

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.



Territory

Focus on USA and Canada but able to deploy worldwide

Limits Offered USD

10M

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.

PRODUCTS

- Structured Swing Deals
- Aggregated Placements
- Traditional Each and Every

OUR UNDERWRITING TEAM



Ed Wallis
HEAD OF CASUALTY



Alasdair MacKechnie
HEAD OF AUTO LIABILITY



Robert Spalding
UNDERWRITER



Anthony Sa'id
UNDERWRITER



Devam Patel
ASSISTANT UNDERWRITER

ANALYSIS



Jesse Pearson
PRICING ACTUARY



Vlad Sabau
DATA SCIENTIST

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 ML 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



Yera Patel
HEAD OF LEGAL & THIRD PARTY LARGE LOSSES



Kristina Mangino
HEAD OF CASUALTY CLAIMS



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

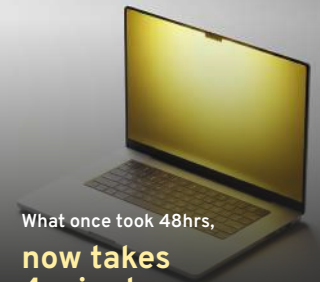
Natural Catastrophes



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