

# Financial Institutions

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## 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.

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.

### Territory

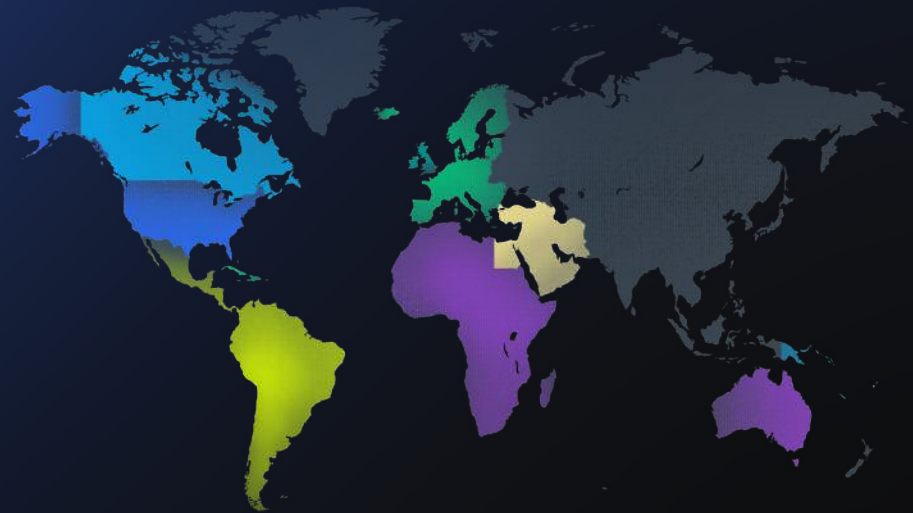
Worldwide. With an emphasis on US, Australia, Canada, Latin America, Middle East, Europe & UK.

### Limits Offered

10M USD/CAD /GBP/AUD

### 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
- Insurance Companies
- Investment Managers
- Infrastructure Risks

## PRODUCTS

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

## OUR UNDERWRITING TEAM



**Ed Whitworth**  
HEAD OF FINANCIAL LINES



**Tommy White**  
HEAD OF FINANCIAL INSTITUTIONS



**Adam Brown**  
UNDERWRITER



**Tom Falkner**  
UNDERWRITER



**Nelly Dalton**  
UNDERWRITER



**Jonathan Adams**  
LEAD PRICING ACTUARY

# 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



**Diane Lenkowsky**  
SENIOR CLAIMS ANALYST



**Eleanor Simon**  
SENIOR CLAIMS ANALYST



**Oshana Benotmane**  
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**

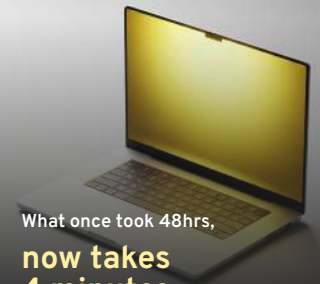
#### Natural Catastrophes



**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