

```
STATUS
>> T:14 56 15
  User: CS NI
  X: 0.0002
  Y: 0.0002
  Z: 0.0002
  Az: 23°
  Ps: 12"
  Mx: 0.003 0.004
  Yz: 0.002 0.021
```

LOC: 29.753N/-95.363W
[ASYS] EVI_10YHX472

X: 4145 Y: 2321
X: 321 Y: 2269

X: 2018 Y: 629
LOC: 11.7N/2227W

X: 34 Y: 932

X: 122 Y: 5672



International Property

APPETITE SUMMARY



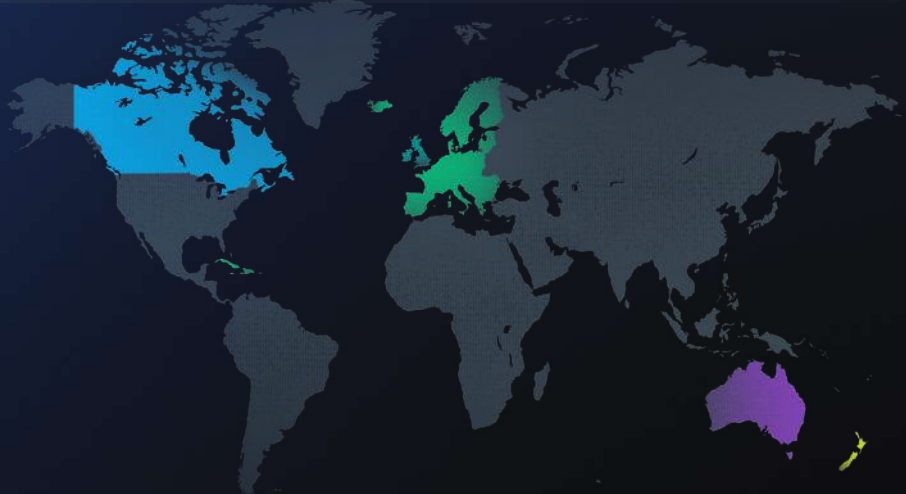
International Property

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 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.

Our specialist commercial property insurance offers extensive coverage for direct physical loss or damage, business interruption, and natural catastrophes across a wide range of sectors. Alongside close collaboration between our Exposure Management, Pricing, Underwriting, and Insights teams, we've crafted a tailor made, 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.



Territory

International business with a focus on Canada, Australia, New Zealand, Europe, UK and the Caribbean.

Limits Offered USD

50M ^{Max} _{Line} 10M ^{Max} _{Critical CAT Line}

Attachment

Primary Layers, Excess Layers

WHY CHOOSE US?

We offer to the market a dedicated and trusted International property underwriting team, that is empowered to be decisive and solution oriented.

Our International underwriters have longstanding market relationships, knowledge and expertise, which ensure high levels of service and sound decision making, putting the client at the centre of our underwriting.

- 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 longterm 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

Leveraging Lloyd's global licensing capabilities, the dedicated underwriting team are focused on targeting International property specialty risks.

Including but not limited to:

- Commercial real estate
- Manufacturing
- Heavy industry
- Light industry

We welcome the opportunity to discuss our International clients property needs, to create a tailor made solution.

PRODUCTS

Commercial and Industrial property including All Risks, Single peril, difference in conditions/difference in limits.

OUR UNDERWRITING TEAM



Chris Hill
HEAD OF PROPERTY



Victoria Gobey
LINE UNDERWRITER



Emma Smith
LINE UNDERWRITER



Angus Scott-Bowden
UNDERWRITER



Katie Cosh
UNDERWRITER



Charlie Russell-Vick
ASSISTANT 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 PROPERTY &
NATURAL RESOURCES
CLAIMS



James Bradley
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