

EQ_AISH-HX2
EXP_VAL-1-2B
LOC-51-599N/-0-982H

X: 122 Y: 5672

LL0YD5-2B-763N/-95-363W
[ASYS]-EVT_10-HX472

X: 122 Y: 5672

X: 2019 Y: 2320

X: 231 Y: 2320

X: 4145 Y: 2320

LOC-117N/2227W

X: 34 Y: 932



Reinsurance

APPETITE SUMMARY

Reinsurance



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.

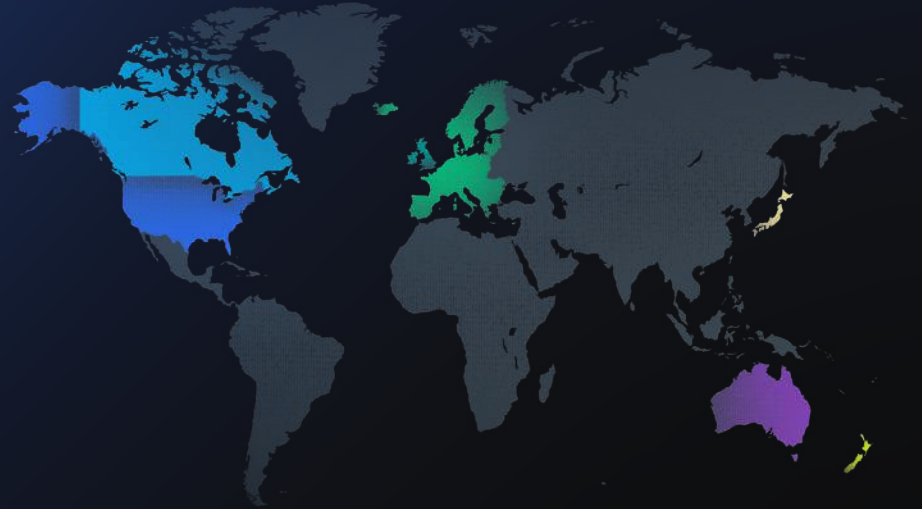
Our culture is grounded in openness, strong technical debate and sound underwriting judgement. That focus allows us to deliver clear, consistent outcomes clients can trust, even in complex or uncertain risk environments. Inigo became part of Radian Group in February 2026.

In an industry built on predicting the unpredictable, there's little room for error. We don't just react to risks – we anticipate them. Our approach to reinsurance is rooted in a relentless pursuit of understanding risk at its core. From catastrophes to cyber threats, we pair cutting-edge technology with human expertise to deliver reinsurance that's robust, revolutionary – and evolutionary.

With cover built on meaningful capacity, transparency and innovation, we give the world's leading insurers the confidence to face uncertainty head-on, even in the most volatile conditions.

Territory

Worldwide. With an emphasis on the USA, Canada, Australia, Europe, Japan and the UK.



Property Catastrophe XL / Property Aggregate XL 100M Max Line

Property Risk XS / Property Proportional / Specialty 20M Max Line

Retrocession 15M Max Line

APPETITE

Complete submission including but not limited to:

- Historic and prospective premium income
- Insured aggregate values
- Details of inuring reinsurance where applicable
- Historic loss experience – generally a minimum of 5 years
- Cat modelling data

Market standard exclusions are compulsory for Cyber, Nuclear, Pandemic, Terrorism and War perils

PRODUCTS

Property: Catastrophe XL, Aggregate XL, Risk XS, Proportional, Parametric, Retrocession

Speciality: Crop, Cyber, Nuclear, Surety, Terrorism, Entertainment, Wildfire Liability, Kidnap and Ransom

Casualty

OUR UNDERWRITING TEAM

Nick Lazarus
HEAD OF US PROPERTY REINSURANCE

Damien Smith
HEAD OF SPECIALTY & INTERNATIONAL PROPERTY REINSURANCE

Natalie Gordon
HEAD OF INTERNATIONAL CASUALTY TREATY

Matthew Henshall
HEAD OF REINSURANCE PRICING

Tarnjeet Kang
LINE UNDERWRITER

Rosa Palley
LINE UNDERWRITER

Ruth Pike
UNDERWRITER

Joe Banks
UNDERWRITER

Toby Sansom
UNDERWRITER

William Benjamin
UNDERWRITER

George Heathcote
UNDERWRITER

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



Lorraine Hayward
HEAD OF REINSURANCE 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



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