



Why Lloyd's?

Flexible/ Creative

The place to go for complex risk, bespoke products and flexible solutions

Talent

Centuries worth of insurance knowledge and professionalism

Location

Lloyd's and its syndicates are geographically located in the City of London, which allows for greater cooperation and knowledge sharing

Collaboration

Lloyd's quota share and claims agreement rules result in collaboration with our peers, and unified markets when it comes to claims

Global reach

Lloyd's holds licences to write insurance in over 70 countries, allowing a global view on risk and trends

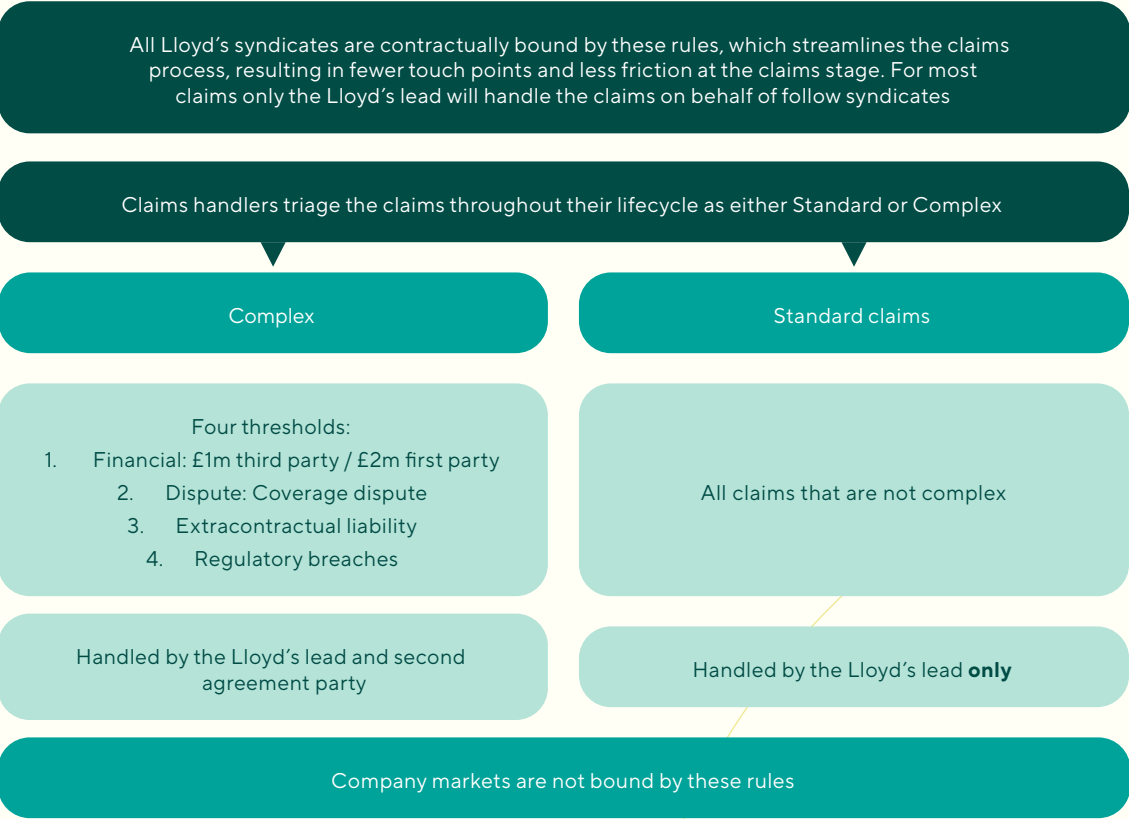
Stability

This international footprint allows for a greater diversity of portfolios, creating balance and stability

Reliability

AA- financial strength rating from S&P, Kroll and Fitch

LLOYD'S CLAIMS LEAD ARRANGEMENTS



WHY IQW?

Rapid response

Initial rating of risk

An alternative view

A+
AM Best

AA-
Standard and Poor's

Global reach

CLAIMS HANDLING

Company vs Lloyd's

- Q Company markets are notified and updated directly via email
- Q All Lloyd's syndicate claims should be notified via the central Lloyd's claims management system, ECF, which is facilitated by the London brokers

Lloyd's Leads

Leads have control of claims handling

- Q Appoints experts
- Q Provides direction and makes decisions
- Q Authority to settle on behalf of the slip
- Q Authority to deny coverage

Leads have responsibility to followers

- Q The Claims Lead Arrangements include certain triggers for mandatory updates to followers about a claim
- Q Important to have strong leads with good claims handling capabilities
- Q Leads owe a duty of care to follow syndicates

LLOYD'S CHAIN OF SECURITY

£92bn

Syndicate Level Assets

The first link in the chain: Managing agents hold all premiums from syndicates until all liabilities are paid.

£30bn

Members' Fund

The second link in the chain: Managing agents must ensure that each syndicate has enough capital to cover all losses to a 99.5% confidence level.

£3bn

Lloyd's Central Fund

The third link in the chain: A central fund may be used in any cases where the second link fails. This is overseen by the Prudential Regulatory Authority.

OUR COLLABORATIVE APPROACH TO CLAIMS

Through close collaboration, our claims team provides valuable technical, data and analytical insights to our underwriting teams. We spend time with our brokers and clients to deeply understand their risks and provide valuable insights to ensure we help to deliver entirely appropriate coverage.



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







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Intelligent underwriting. Seamless risk.

Our products

Our diverse and versatile portfolio comprises of Specialty insurance and reinsurance products:

Insurance					Reinsurance
 Aviation	 Crisis Management	 Direct & Facultative Property	 Financial Institutions + FortiFI Australia + FortiFI US	 Portfolio Solutions + Specialist Risk + Structured Solutions	 Property Treaty US
 Cargo	 Cyber	 Directors & Officers	 Marine & Energy Liability + Ports & Terminals	 War	 Property Treaty International
 Credit & Political Risk	 Delegated Authority Property	 Energy	 Political Violence & Terrorism + Active Assailant	 Specialty Reinsurance	

Our journey

Acquired Arcus 1856 and Agora syndicates and launched 11 new lines of business	Bermuda office launches focusing on Reinsurance	Aviation and Crisis Management products launched	Winners of Insurance Insider M&A Transaction of the Year	New HQ at 30 Fenchurch Street, London opens	Portfolio Solutions, Ports & Terminals and FortiFI products launched	Awarded Gracechurch Outstanding Service Quality Marquee	IQUW Bermuda Rated A- by AM Best	Starr announces acquisition of IQUW Group	IQUW's Syndicate Business Forecast for 2026 is \$1.48bn
2020	2021	2022		2023	2024		2025		2026
GWP	\$275m	\$711m		\$925m	\$1.12bn		\$1.34bn		\$1.48bn

Our service

We combine data, automation and human expertise to make fast informed decisions. We provide a seamless service by giving a rapid response, an initial assessment of risk and an alternative view to help turn a maybe into a yes.

Our culture

At IQUW Group, we empower everyone to make bold, impactful decisions. Driven by excellence and innovation, we strive for success and value diverse ideas. Collaboration fuels us, knowing that together, we win.

Our impact

We know that everything we do has an impact on the environment, society and those we work with. That's why we're committed to integrating Environmental, Social and Governance considerations into every facet of our business.

Visit iquwgroup.com to find out more.