

Financial Strength and Stability:

What to Look for in a Partner



TRANSPARENCY:

Cut through the market "hearsay"

Inspirien proactively provides expense ratios, financials, and boots on the ground to build awareness.

We have seen hard markets, so we can help you understand what it takes to survive in these turbulent times.

We can withstand downturns in general market conditions or underwriting cycles.



OPERATIONAL EXCELLENCE:

Time-tested people and processes bring best-in-class to life

Our claims and litigation related experience inform best practices and provide operational strength.

Our tailored underwriting discipline consistently gets the price right by understanding your unique needs.

We have an outstanding track record in managing client litigation:*

- Closing 78% of closed litigation files without indemnity payments
- Received defense verdicts for 91% of cases taken to trial



IRONCLAD BACKING:

Reinsurers that provide stability

Inspirien's reinsurance layer ensures valid claims are paid, even in trying situations.

We have 4-times the minimum amount of capital necessary to operate.

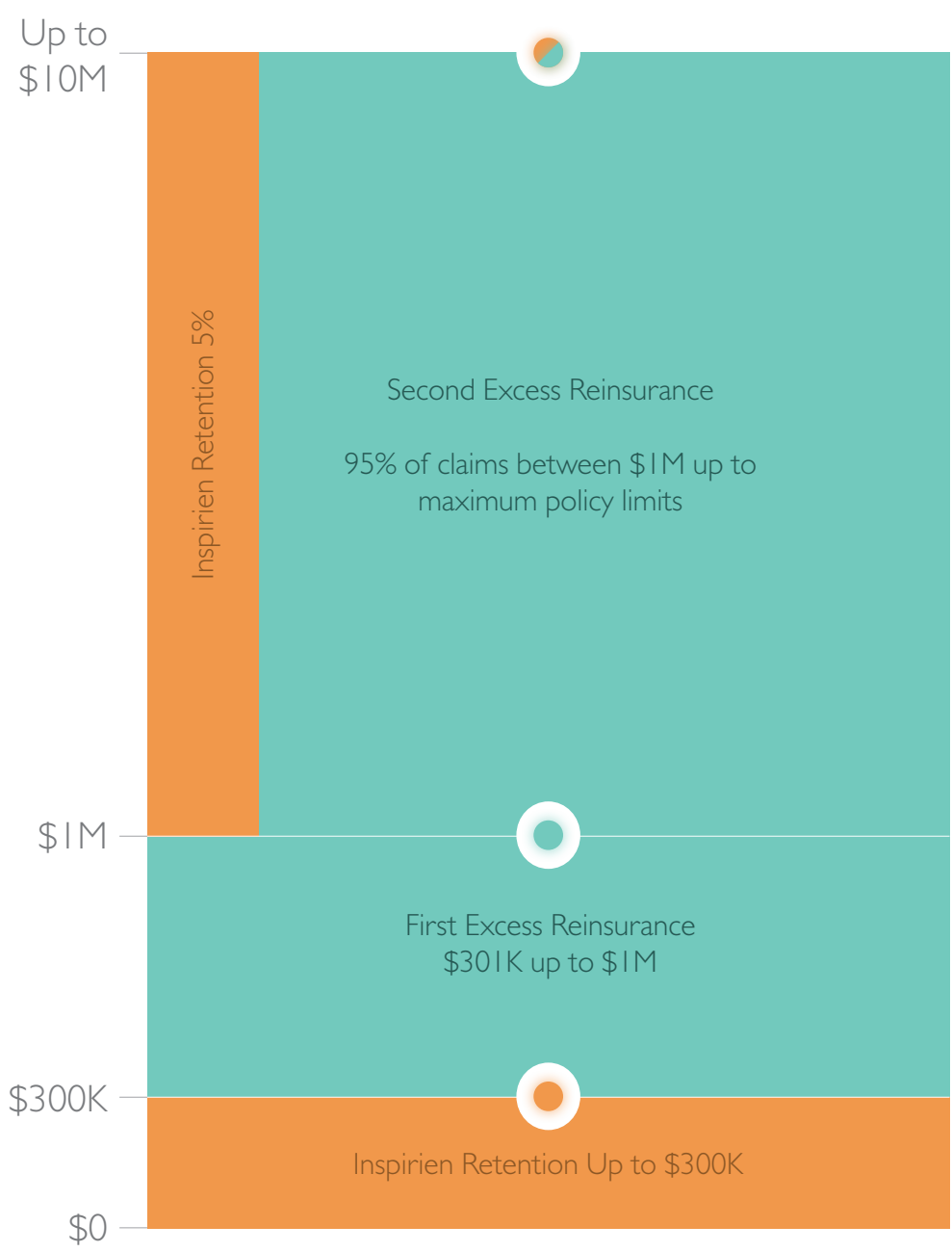
We have never failed to pay a claim because of financial strength.

300-year-old Lloyd's of London is one of our notable reinsurers.

*From 2015 to Nov 30, 2019

MEDICAL PROFESSIONAL AND GENERAL LIABILITY

Inspirien's retention is limited to only \$300k of the primary policy and 5% of an umbrella policy. The rest is covered by AM Best-rated reinsurers.



REINSURER	A.M. BEST
Hannover Re	A+
Aspen Insurance	A
Lloyds	A
Convex	A-

- INSPIRIEN**
- \$42.1 Million in Assets
 - 487% Risk Based Capital
 - Low leverage ratios (1.0 gross premiums to surplus ratio)
 - "A" Rated with Demotech, Inc.