

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 cycle



OPERATIONAL EXCELLENCE:

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

Our collective 280+ years of 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



IRONCLAD BACKING:

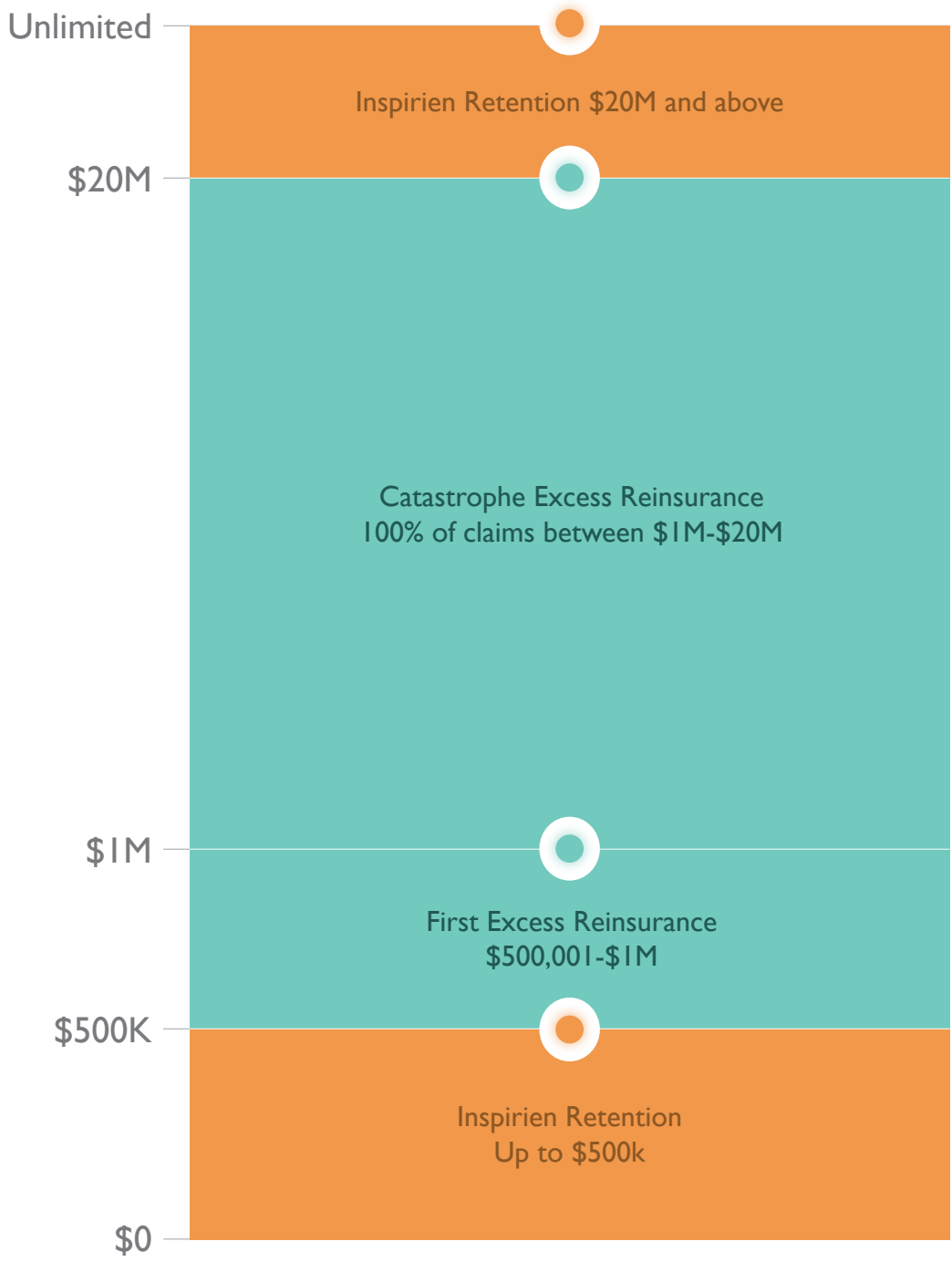
Reinsurers that provide stability

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

WORKERS' COMPENSATION & EMPLOYER LIABILITY

Inspirien's retention is limited to only \$500k per claim. This has occurred once in the Healthcare Workers' Compensation Fund's history, thanks to our historical management.



– Lloyd's Syndicate of "A"-Rated Carriers



- \$38.9 Million in Assets
- 429.5% Risk Based Capital
- Low leverage ratios (1.39 gross premiums to surplus ratio)
- "A" Rated with Demotech, Inc.