

About Accelerant Insurance Limited

Founded in 2018, Accelerant Insurance Limited is authorised and regulated by the Malta Financial Services Authority. Accelerant's insurance license allows us to write most of the major non-life classes of insurance in many countries throughout the European Economic Area.

Why Accelerant was established

Accelerant has been built to meet the needs of our Member MGAs across the United Kingdom and Europe. The biggest issues Accelerant solve are:

- Unstable capacity supporting MGA distribution
- Knee-jerk reactions by insurance providers to line of business performance
- Capacity disappearing in certain lines of business and geographies
- Insurers competing with their MGAs in the same market
- Poorly capitalised and unrated insurers filling market gaps and quickly failing

With MGAs held back from offering great service this makes the role of agents and brokers that much more difficult.

At Accelerant, we feel there is an opportunity for a new way of thinking

How Accelerant have addressed market challenges?

Our distribution is exclusively through MGAs

Accelerant work with a limited number of carefully selected & trusted MGA partners, we call them Members. We use the following important selection process:

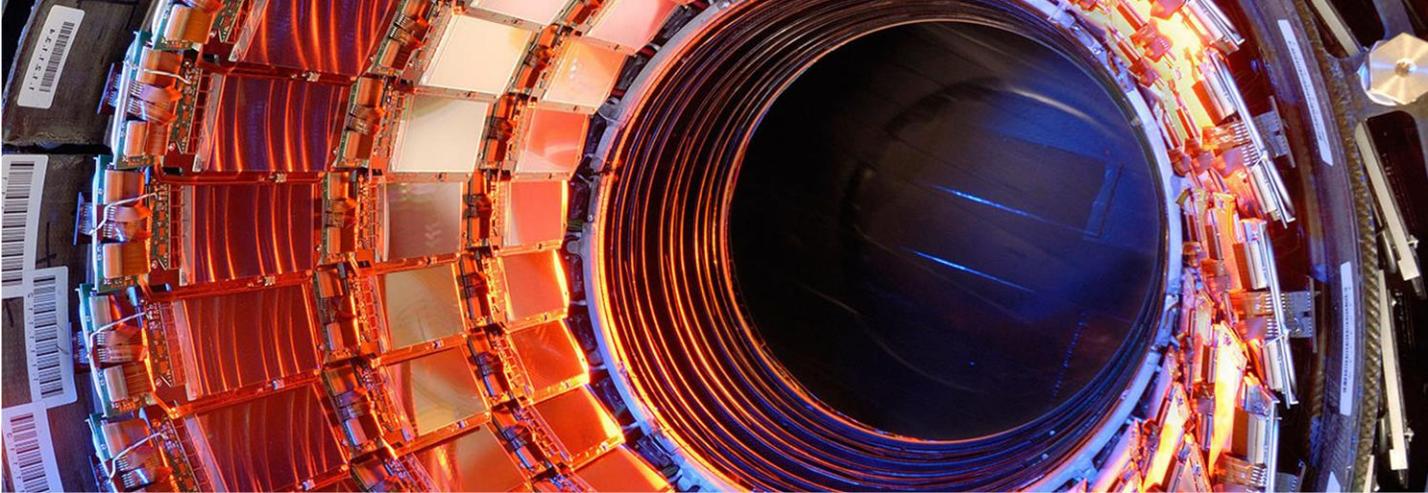
- An established track record of profitable underwriting
- A trusted management team
- An excellent base of supporting brokers & agents
- Business focused on smaller commercial clients with relatively low sums insured
- A like-minded approach to doing business

We offer a stable basis of doing business together

In choosing the right Members to work with, we can build confidence by:

- Entering into five year capacity agreements
- A portfolio approach where we support all the business underwritten by a Member, where possible
- Not competing with our Members or their brokers via other distribution channels
- Relying on Members' expertise and giving them authority and independence to meet their broker's needs as often and quickly as possible
- Responding quickly to the few risks that are referred to Accelerant
- Supporting competitive, realistic rates in conjunction with Members





How have Accelerant been able to build this?

We are supported by high quality, specialist partners that believe in our approach.

Altamont Capital Partners Accelerant's capital sponsor, have invested over €100 million in Accelerant and stand ready to provide additional funding as required. Altamont's portfolio of insurance investments include: Topa Insurance Group*, McLaren's Global Claims Services**, Celestite, Embark General and Kuvare.

<https://www.altamontcapital.com>

Swiss Re is Accelerant's primary reinsurance partner for Property & Casualty business in the United Kingdom and the European Union. Swiss Re has supported the company since its inception. In addition to Swiss Re, we also have secured a portfolio of A rated reinsurers.

A- (Excellent) A.M. Best Rating

We are delighted to have been awarded a rating of **A- (Excellent)** by A.M. Best. This is a real differentiator for many of our Members. The ability to offer stable, rated capacity is frequently cited as being critically important to our Members' brokers.

What does this mean for our broker and agent distribution?

Strong and consistent support from Agents and Brokers that understand our approach is vital

We believe our unique approach will provide the environment that agents and brokers need to support their clients through

- A terrific, service led proposition from our Members
- Realistic, competitive pricing sensitive to the local market
- No direct or indirect competition from Accelerant
- A portfolio based approach to the Member's book
- A sustainable and resilient offering you can sell with confidence



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