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WINNER:

Andrew Grim

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Congratulations to this year's finalists:

Jakub Chalupczak RFIB	Tom Garrett RFIB	Liam Green Kingsbridge Group	Katie Underwood Aon

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YOUNG UNDERWRITER OF THE YEAR



WINNER:

Manoj Sharma

Neon Underwriting

Congratulations to this year's finalists:

Victoria Chappell
Munich Re Syndicate Limited

James Creasy
AXIS Capital

Steph Crowther
Coverys Syndicate 1975

Richard Penton
AIG

Caspar Stops
Ascent Underwriting

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YOUNG CLAIMS PROFESSIONAL OF THE YEAR

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Jonathan Pyman of Atrium Underwriting collecting on behalf of the

WINNER:

Andrew Mackenzie

Atrium Underwriters

Congratulations to this year's finalists:

Alexia Eliades
AXA XL

Sarah Maddock
Markel



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RISK CARRIER OF THE YEAR

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WINNER:

Pool Re

Congratulations to this year's finalists:

Hiscox London Market

Munich Re Syndicate Limited



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INSURANCE INNOVATION OF THE YEAR



WINNER:

Omni:us: Enterprise AI for Insurance Automation

Congratulations to this year's finalists:

- AEGIS London – OPAL
- Brit Insurance - Straight Through Processing of SDC Global Placement Messages
- London Market Group - PPL
- RMS - US Wildfire Model
- Sequel - Coverholder Workbench



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INSURTECH HONOUR OF THE YEAR

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WINNER:

Charles Taylor Insuretech & The London Market Group: DA Sats

Congratulations to this year's finalists:

CyberCube Analytics

InsurData - Exposure Engine Platform

Kingsbridge Group – Dinghy

Kynd

Slice Labs

Tremor

POOL RE – WINNER OF RISK CARRIER, UNDERWRITING INITIATIVE AND REINSURANCE TRANSACTION OF THE YEAR AWARDS

POOL RE

Congratulations to UK government terrorism reinsurance backstop Pool Re for an unprecedented hat trick of awards at this year's Insider Honours. The awards follow a busy period in which the scheme won parliamentary support for a change in its underwriting remit, which led to it scooping the Underwriting Initiative of the Year accolade. With broker GC Securities, it also won the Re-Insurance Transaction of the Year category for its Baltic cat bond, which marked an early test of the UK's new ILS retime. And to cap the evening Pool Re also took home the Risk Carrier of the Year award.

Executives from the scheme talked us through the significance of its victories.

WHAT DOES THE RISK CARRIER OF THE YEAR AWARD MEAN TO YOU?

It is an enormous honour for Pool Re to be named best risk carrier for the second time in three years. An accolade such as this is not only a validation of the progress we have made in transforming from a risk support mechanism to a modern reinsurer, but also an affirmation of the partnerships we have built across government, academia and the insurance sectors.

ARE THERE ANY PARTICULAR INDIVIDUALS OR TEAMS THAT DESERVE SPECIAL RECOGNITION HERE?

Everyone within Pool Re has contributed to the progress we have made and it is particularly pleasing that some of the key contributors work within teams that have only been established during the last three years. These include both actuarial and risk analysis.

Your addition of non-damage business interruption cover is as is significant as it was hard fought. Describe the hurdles you had to jump to offer this.

The key barrier to being able to extend Pool Re's coverage to include non-damage business interruption was the need to amend the 1993 Act of Parliament. This required collaboration and consensus between Pool Re, its member insurers, the wider insurance industry and the government. This was achieved at a time when there were many other issues to concern government.

WHAT DOES THE AVAILABILITY OF NON-DAMAGE BI REINSURANCE COVER IN THE CONTEXT OF TERRORIST ATTACKS MEAN TO YOUR CEDANTS AND TO BUSINESSES SMALL AND LARGE IN THE UK?

It means that insurers are able to make such insurance available to all of their commercial policyholders. Moreover Pool Re have built a NDBI model that can not only inform the pricing of this cover, but also whether the insurer wishes to retain the risk net and not cede it to Pool Re.

YOUR BALTIC CAT BOND WAS ONE OF THE VERY FIRST UNDER THE UK'S ILS REGIME. WHAT WERE THE MAIN CHALLENGES AND HOW EASY WERE THEY TO OVERCOME?

Market conditions had deteriorated with losses and trapped capital being a challenge, particularly with a new peril. More specific to Baltic was convincing investors that our model, developed in conjunction with Cranfield University, was more advanced than any other third-party available

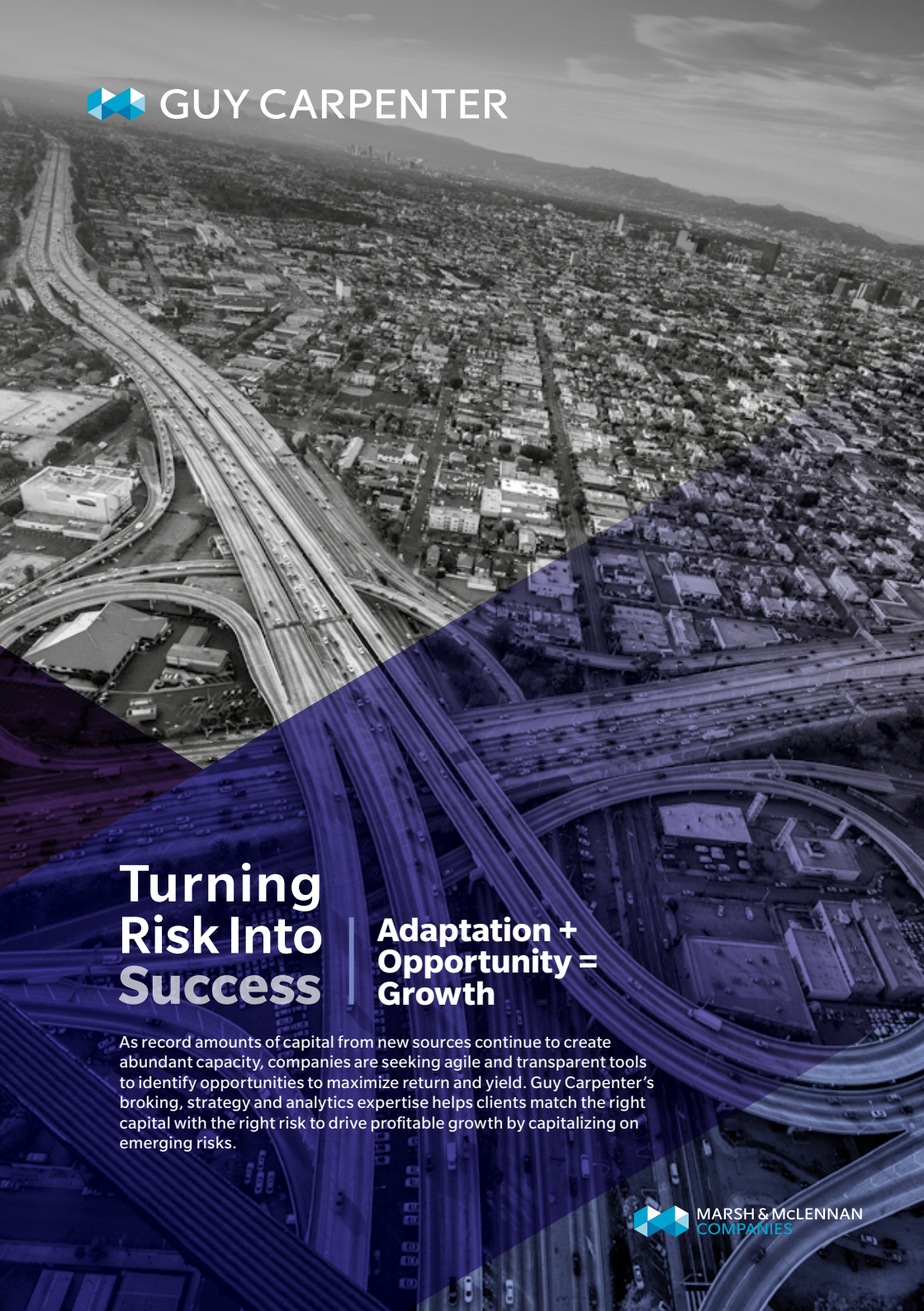
terrorism model. Being very transparent with the model and our assumptions helped to convince investors Baltic was a viable investment.

WHAT DOES THE S UCCESS OF THE ISSUE SAY ABOUT THE FUTURE OF TERRORISM RISK WITHIN THE CAPITAL MARKETS?

It demonstrates that investors do have the appetite for non-property catastrophe perils and we believe that as we advance our modelling capabilities and share our research, more investors will grow comfortable with the peril, which will allow us to increase the size of a future ILS issuance and reduce the pricing.

POOL RE HAS DEMONSTRATED ITS RESPONSIVENESS TO THE EVOLVING TERROR THREAT TIME AND TIME AGAIN- WHAT DOES THE YEAR AHEAD HAVE IN STORE FOR YOU?

The next challenge for Pool Re comes in looking at the future shape of the scheme and discussing with members and HM Treasury the changes that can best reflect the contemporary threat and the modern insurance landscape.



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UNDERWRITING INITIATIVE OF THE YEAR

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GUY CARPENTER



WINNER:

Pool Re: Non-damage Business Interruption cover

Congratulations to this year's finalists:

- AIG UK Trade Finance & Trade Credit - TC Bridge
- CFC Underwriting - US Transaction Liability launch
- Hiscox London Market Terrorism Team - Hiscox Malicious Attack
- MS Amlin & Envelop Risk - Cyber partnership


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BROKING INITIATIVE OF THE YEAR

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WINNER:

Safeonline Cyber Team - Proprietary online platform

Congratulations to this year's finalists:

Aon - EXIM Bank programme

Aon - Silent cyber cover

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LGBT Insurance Network

Link is a professional network for members of the LGBT+ community and their allies in the insurance sector, the proud recipient of a Queen's Award for Voluntary Service (2019) and an Inclusion@Lloyd's Partner Network.

With over **1,250 members** who work in claims, underwriting, actuarial, broking, public relations, IT, sustainability, law and accountancy, Link represents **over 300 firms** including insurers/reinsurers, brokers,market bodies and service providers.

Link's activities are focused in London and Yorkshire ('Link Up North'), with a chapter soon to launch in Bristol.

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The MBE for volunteer groups

For information, contact enquiries@lgbtinsurancenetwork.co.uk, or the London Co-Chairs james.mee@rpc.co.uk and maurice.rose@pwc.com.

THE INCLUSION AND DIVERSITY AWARD

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WINNER:

AIG UK

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WINNER:

GC Securities & Pool Re - Baltic Catastrophe Bond

Congratulations to this year's finalists:

- Aon Securities & Peak Re - Lion Rock Re
- AXIS Insurance and TigerRisk Capital Markets & Advisory - Alturas Re 2019-1
- Brit Insurance - Sussex Capital UK PCC
- Hiscox Re & Hiscox Special Risks – K&R product

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WINNER:

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MGA OF THE YEAR

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WINNER:

Volante Global

Congratulations to this year's finalists:

AM RE Syndicate | AmWINS Access | Ascent Underwriting | Castel Underwriting | CFC Underwriting



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THB – WINNER OF BROKER OF THE YEAR AWARD

HOW HAS THB EVOLVED STRATEGICALLY AS A BROKER IN THE LAST 5 YEARS AND PARTICULARLY IN THE LAST 18 MONTHS?

In 2018 THB celebrated its 50 th year. The company used this celebration of its history to reaffirm its commitment to the future – and a long-term vision of the future – with its statement 'focused on the next 50.' THB, and the wider AmWINS Group of which it is an important part, are absolutely dedicated to maintaining independence and to making strategic decisions which are in the long-term
interests of its clients, market partners and key stakeholders.

We believe that our people are our most important asset. The company has invested over the longterm to make sure that it has the best talent in the London market. This ongoing commitment has paid dividends with dozens of team members with more than 30 years service, alongside more than 100 'young professionals.'

THB has embraced proven technologies and market systems, for example supporting PPL, writing up to 100% of business in open market classes through the market placement platform. It has pioneered cover in new and developing risk areas such as unique D&O coverages. It has 'incubated' a small, loss-making Lloyd's broker on behalf of its overseas insurer-owner, transforming it into a substantially larger, profitable business. It has built out a long term initiative to explore and build relationships with markets across the globe, monitoring its portfolio to ensure the right balance and diversification to deliver the best solutions for its clients.

All of these initiatives, which have taken years to unfold, have been the result of long-term decision making such as investment in the best talent and the evolution of a culture which encourages enterprise and creativity.

WHAT INITIATIVES THAT THB HAS CARRIED OUT IN THE LAST 18 MONTHS DO YOU THINK CONTRIBUTED TO THB'S WINNING THE HONOUR?

THB grew dramatically in 2018 both in terms of revenue and profit with turnover up 12% and operating profit up 90%. During that time THB served insured clients in more than 150 countries bringing profitable new business to London and International carriers, and attracting new clients based on its service ethos and long-term client focus. During this time THB cemented its place as the largest broker of binding authority business into Lloyd's, with binder premiums in excess of $700 million. It also brought together all its UK- focused offerings under a single, co-ordinated division that delivers a truly integrated service to its 1,300+ UK retail brokers via a dedicated nationwide sales force. THB's award-winning claims team collected and paid, on behalf of insurers, more than $1 billion in 2018 and was recognised for its outstanding work in response to hurricane losses.

WHICH INDIVIDUALS AND TEAMS DESERVE TO BE HIGHLIGHTED FOR SPECIAL MENTION FOR THEIR CONTRIBUTION TO THB'S SUCCESS?

Much of THB's success in the last 18 months has been driven by a collective commitment to collaboration and teamwork. In that context it is not right to single out individuals. From a team perspective there have been many outstanding contributions. THB's two Financial lines divisions, International Professional Risks and Professional & Financial Risks have both continued to show impressive growth, customer focus and product innovation. The North American Special Risks team has entrenched its position as one of the leading innovators across Flood and Mortgage impairment

classes. The Worldwide Property division has driven incredible revenue growth primarily from US clients but also in developing European and Latam regions.

One individual who we would like to mention is Rob Wilkinson. Rob passed away suddenly in August of this year. In his 18 years at our company Rob embodied the culture and spirit that we aspire to at THB. His kindness, energy and enthusiasm will be missed by all who knew him across the industry. With great pride we dedicate THB's broker of the year award to Rob's memory.

WHAT ELEMENTS OF THB'S BUSINESS CULTURE HAVE CONTRIBUTED TO THIS WIN?

Whilst THB benefits from the resources and infrastructure of a large global firm it has worked hard to retain the values more associated with a family business. Independence, long-term vision and
keeping clients at the core of the business are all crucial principles around which the company culture operates. Tangible evidence of this culture can be seen throughout the company:

- High level of employee ownership (over 30%)
- Huge investment and commitment to learning & development. Continuous learning is in THB's DNA
- Genuine commitment to diversity & inclusion including the 'Women@THB' programme, representation on the 'inclusion@ Lloyd's' committee and the fact that THB has three female board members
- Fully engaged CSR programme. Supportive infrastructure with Charity and Social committees. In 2018 THB employees logged over 900 volunteering hours.

50 years after its launch, THB is the Broker of the Year.

https://www.thbgroup.com/

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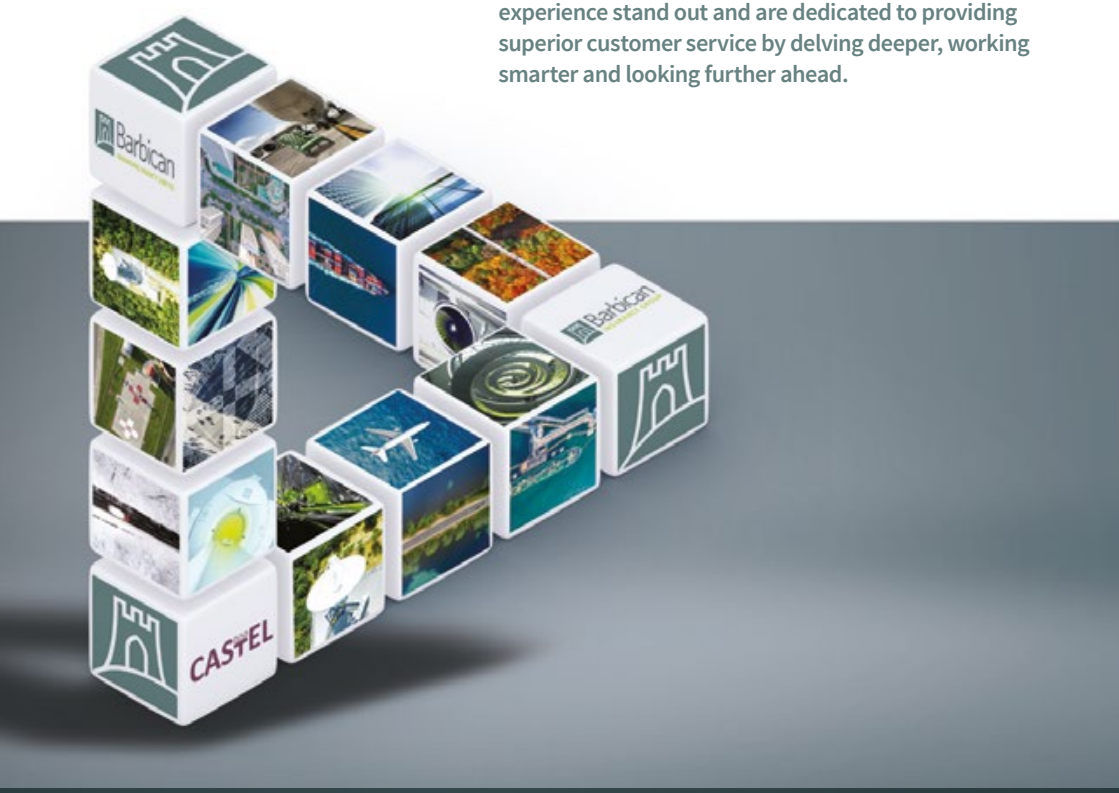
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We would like to congratulate all the companies that have been shortlisted tonight in the Broker of the Year award category.

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BROKER OF THE YEAR

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WINNER:

THB Group

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THE CUTHBERT HEATH AWARD (CLAIMS AND LOSSES)

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WINNER:

Atrium Underwriters

Congratulations to this year's finalists:

Beazley **Brit Insurance**


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CAMPAIGN OF THE YEAR

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WINNER:

CFC Underwriting: Cyber and Beyond

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By the side of business

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CFO OF THE YEAR

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WINNER:

Aki Hussain

Hiscox



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WINNER:

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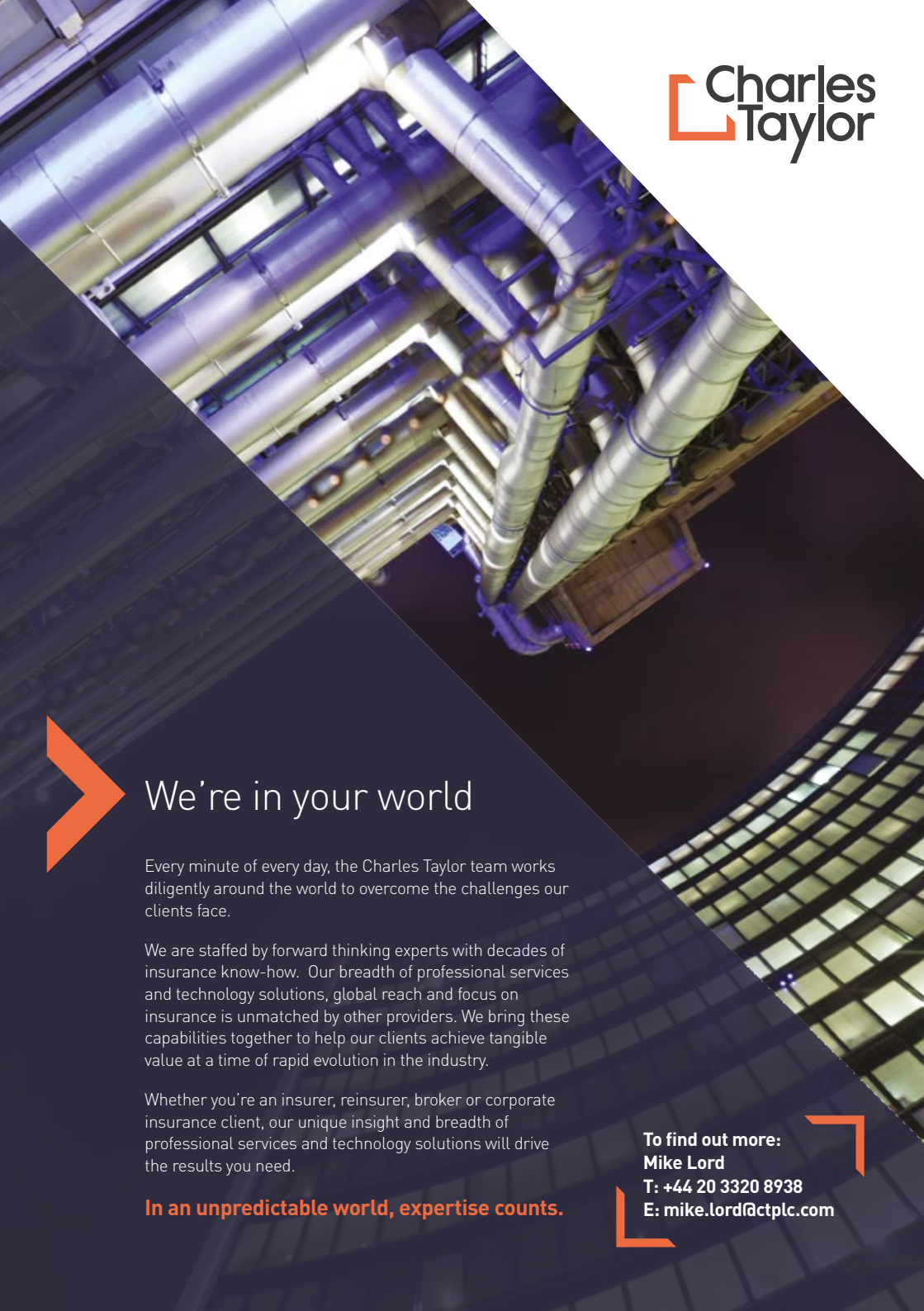
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WINNER:

Jon Hancock

Lloyd's of London



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LIFETIME ACHIEVER

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WINNER:

Ulrich Wallin

HALL OF FAME SINCE 2014

YOUNG BROKER OF THE YEAR

Ian Newman, Arthur J. Gallagher	2014
Antoine Bdadoun, Guy Carpenter	2015
Joseph Lone, Capsicum Re	2016
Fiona Maynard, TigerRisk Partners	2017
George Beattie, Willis Towers Watson	2018
Andrew Grim, Brown & Riding	2019

YOUNG UNDERWRITER OF THE YEAR

James Hastings, Markel International	2014
Tariq Al Salihi, Advent Underwriting	2015
Megan McConnell, ICAT Syndicate 4242	2016
Daniel Alpay, Hiscox London Market	2017
Lindsey Nelson, CFC Underwriting	2018
Manoj Sharma, Neon Underwriting	2019

YOUNG CLAIMS PROFESSIONAL OF THE YEAR

Andrew Mackay , Ironshore International / Pembroke Managing Agency	2015 NEW
Kieran Giddons, Hiscox London Market	2016
Adrian McAndrew, AIG	2017
Marina Markantoni, Talbot Underwriting	2018
Andrew Mackenzie, Atrium Underwriters	2019

RISK CARRIER OF THE YEAR

Nephila Capital	2014
Beazley	2015
Pool Re	2016
Arch Re	2017
Beazley	2018
Pool Re	2019

INSURANCE INNOVATION OF THE YEAR

Omni:us: Enterprise AI for Insurance Automation	2019 NEW

INSURTECH HONOUR OF THE YEAR

INSTANDA	2017 NEW
EY and Guardtime - Insurwave	2018
Charles Taylor Insuretech & The London Market Group - DA Sats	2019

UNDERWRITING INITIATIVE OF THE YEAR

Argo International & Howden Broking Group	2014
Mitsui Sumitomo Insurance Group at Lloyd's - MS-Sign	2015
AIG - Supply Chain Finance	2016
Hiscox London Market - FloodPlus	2017
Neon Underwriting - NCM Re	2018
Pool Re - Non-damage Business Interruption cover	2019

BROKING INITIATIVE OF THE YEAR

Chesterfield Group - GuardTrack TM	2014
Howden - Cyber Academy	2015
Marsh - Cyber Gap Policy	2016
Ed - Iran Energy Insurance Initiative	2017
Ed Broking - TradEd	2018
Safeonline Cyber Team - Proprietary online platform	2019

M&A TRANSACTION OF THE YEAR

Sompo Japan & Canopius	2014
Hyperion-RKH	2015
MS Amlin	2016
Argo Group Acquisition of Ariel Re	2017
Canopius' management buyout from Sompo Japan Nipponkoa	2018
Marsh & McLennan Companies & JLT	2019

(RE)INSURANCE TRANSACTION OF THE YEAR

Willis	2014 NEW
Pool Re & Guy Carpenter	2015
Willis Towers Watson Securities, Willis Re and Generali - Horse Capital I DAC 2016-1	2017
Aon, World Bank and Swiss Re - Pacific Alliance catastrophe bond	2018
GC Securities & Pool Re - Baltic Catastrophe Bond	2019

MGA OF THE YEAR

Dual	2015
CFC Underwriting	2016
Travel Insurance Facilities Group	2017
Nephila Capital - Velocity Risk Underwriters	2018
Volante Global	2019

BROKER OF THE YEAR

R K Harrison Group	2014
Guy Carpenter	2015
Price Forbes & Partners	2016
Ed	2017
BMS Group	2018
THB Group	2019

THE INCLUSION AND DIVERSITY AWARD

AIG	2016 NEW
Willis Towers Watson	2017
London Market Group	2018
AIG UK	2019

THE CUTHBERT HEATH AWARD - (CLAIMS AND LOSSES)

AIG	2014
AIG	2015
Gard UK - MV Höegh Osaka grounding	2016
Charles Taylor Adjusting - Response to Hurricane Odile	2017
XL Catlin - response to Hurricanes Irma and Maria – U.S. Virgin Islands	2018
Atrium Underwriters	2019

CAMPAIGN OF THE YEAR (FORMERLY LAUNCH OF THE YEAR)

Kinesis Capital Management Limited	2014
Capsicum Re	2015
Flood Re	2016
SafeShore worker's compensation - Charles Taylor	2017
Beazley - Smart Tracker	2018
CFC Underwriting - Cyber and Beyond	2019

CFO OF THE YEAR

Stuart Bridges, Hiscox	2014
Neil McConachie, Fidelis	2015
Richard Hextall, MS Amlin	2016
Mark Lyons - Arch Capital Group	2017
Oliver Corbett, Hyperion Insurance Group	2018
Aki Hussain, Hiscox	2019

OUTSTANDING CONTRIBUTOR – DISTRIBUTION

Alastair Speare-Cole	2014
Steve McGill	2015
Daniel Glaser, Marsh & McLennan Companies	2016
Rod Fox, TigerRisk Partners	2017
Gregory Case	2018
Dane Douetil, Minova Insurance	2019

OUTSTANDING CONTRIBUTOR – RISK

Denis Kessler	2014
Scott Carmilani	2015
Ian Beaton, Ark Syndicate Management	2016
John Charman, Sompo International	2017
Bronek Masojada	2018
Jon Hancock, Lloyd's of London	2019

LIFETIME ACHIEVER

Hank Greenberg	2014
Stephen Catlin	2015
Michael Butt	2016
Michael O'Halleran	2017
Michael McGavick	2018
Ulrich Wallin	2019

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