



# The Adroit Advantage: Individual Account Underwriting

In a world of algorithms, we are underwriters! We individually underwrite every account and effectively blend technology, data analytics, and real-world experience to determine appropriate pricing. Using a bespoke pricing model, we take a layered approach and look forward not backward.



## Unparalleled Expertise

We bring deep industry knowledge and expertise to the table, ensuring we understand the complex risks associated with high-severity-prone industries.



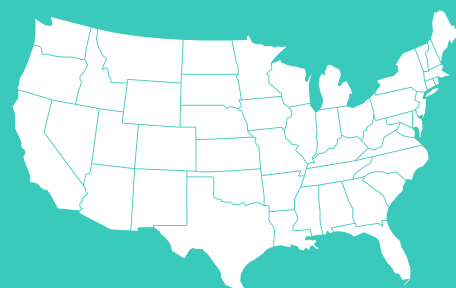
## Custom Tailored Solutions

We recognize every business has a unique story to tell and we take the time to skillfully tailor our solutions based on a policyholder's individual history and exposure – not just the industry standard.



## Nimble Decision Making

Operating on a flat structure allows us to make timely and informed decisions.



## Broad Appetite and Capabilities

- Nationwide options in guaranteed cost and loss-sensitive options.
- \$150k minimum up to \$5m+
- Specializing in underserved markets - we go where others will not.

