EXPONENTIAL

Same process, **eXponentially** better outcome.

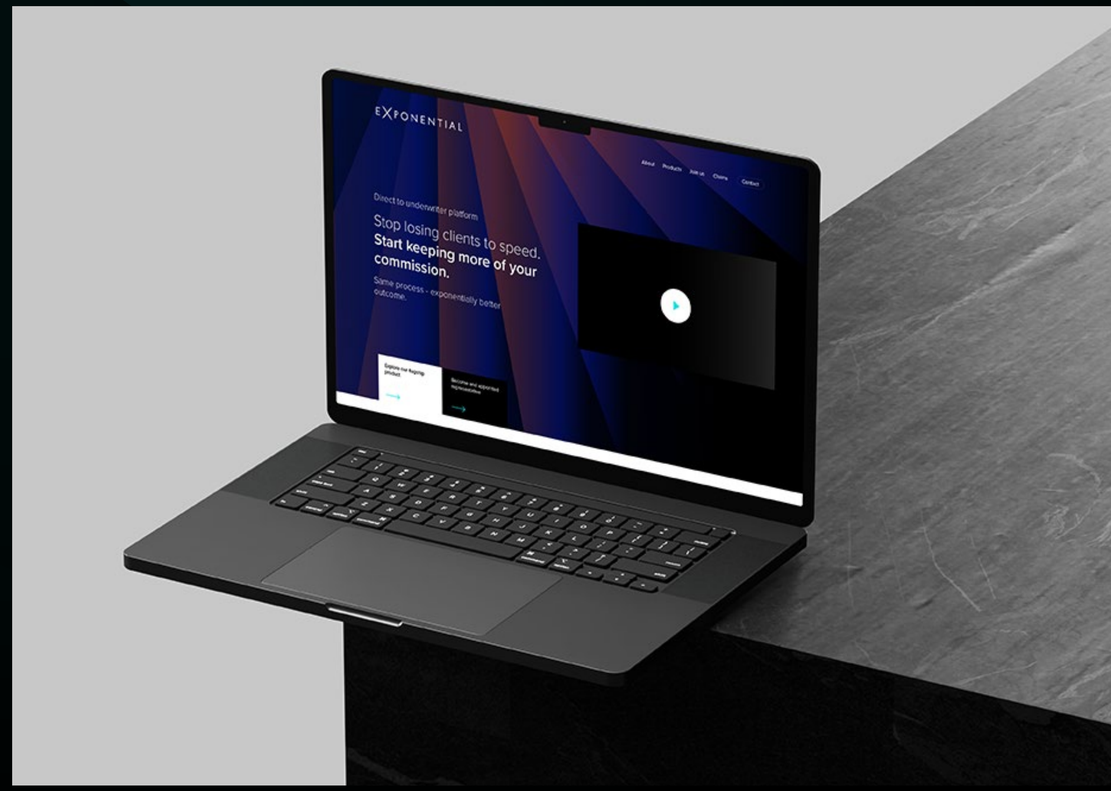
Introducing eXponential

eXponential is a tech-enabled underwriting business built exclusively for U.S. retail insurance agents. It was created to remove inefficiency in the wholesale broking model and provide enhanced commission for retail agents.

Traditionally, agents have relied on wholesale intermediaries to place specialty risks. This extra layer adds time, cost, and complexity to the placement process, turning otherwise straightforward transactions into weeks-long exercises.
In a market where speed, transparency, and certainty are key, this inefficient model no longer serves agents or their clients.

eXponential changes that.
We provide retail agents with direct access to underwriting authority through a fully automated, integrated digital platform, allowing them to quote, bind, issue and service risks in just minutes.

Providing a more economically attractive way to access solutions, eXponential is a complete reset of how the market should work for retail agents in the U.S., with exponentially better outcomes.



The team

eXponential is led by a highly experienced management team with a proven track record of building, underwriting, and scaling specialty insurance businesses.

Together, they bring decades of expertise across:

- E&S underwriting
- Retail and wholesale distribution
- MGA and MGU leadership
- Tech-enabled underwriting platforms

This blend of underwriting expertise and operational execution is central to eXponential's strategy.



Leadership



John Larkins
President, eXponential

John Larkins leads eXponential with over 25 years of E&S underwriting experience, bringing a track record of building and scaling casualty focused underwriting businesses.

Previously Senior VP at Hudson Insurance Group and Chief Underwriting Officer at Berkley Aspire, John combines innovation with portfolio performance.

At eXponential, he drives a tech-enabled, retail-exclusive model that streamlines E&S placements and boosts agent economics.



Pepper Sleight
Senior Vice President, eXponential

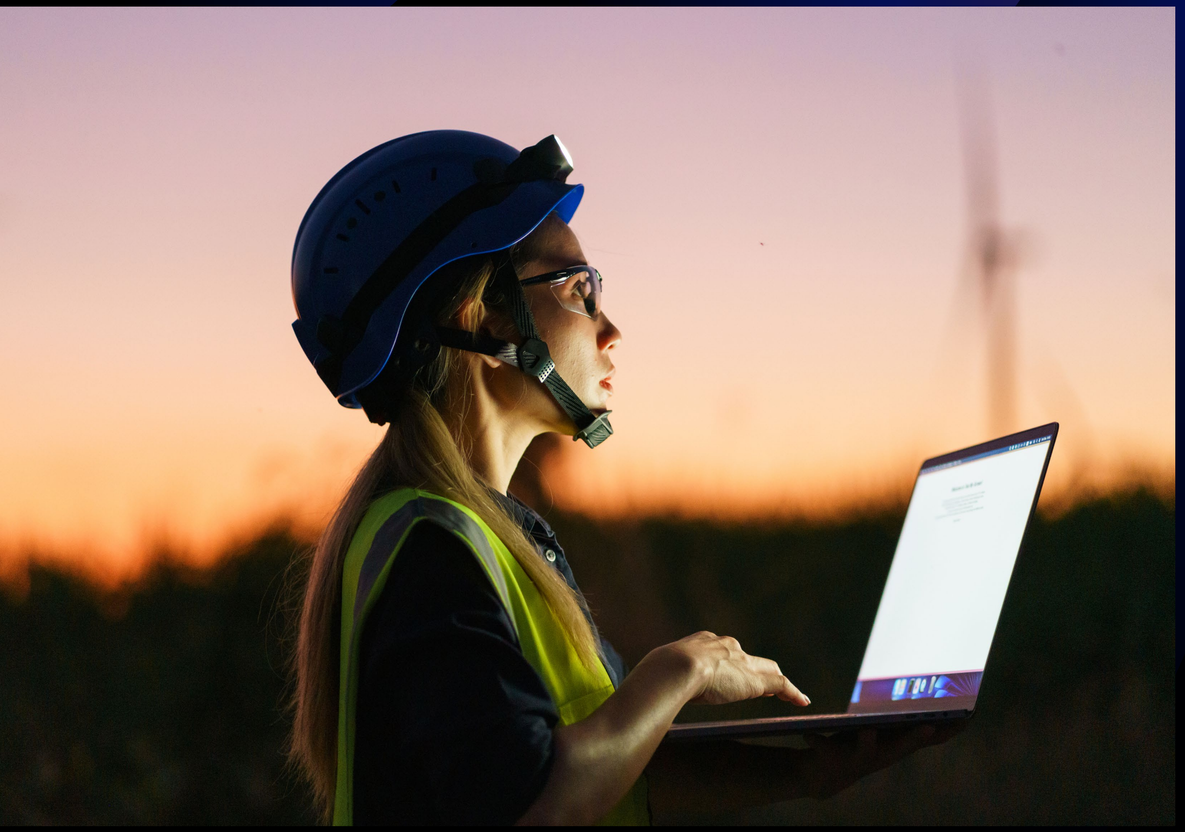
Pepper Sleight brings over 25 years of underwriting and insurance leadership experience to eXponential. She drives underwriting strategy, operational efficiency, and profitable growth across the business.

Previously, Pepper was Head of GL Binding and Programs at Hudson Insurance Group, overseeing national program development and underwriting performance.

She has also held senior leadership roles at a direct-to-retail surplus lines carrier and earlier in her career worked as a wholesale agent, giving her a well-rounded perspective on underwriting, distribution, and agent needs.

eXponential is built around a simple but powerful principle: retail agents should be able to access E&S solutions **directly, efficiently, and profitably.**

Our technology-enabled platform connects appointed agents directly to underwriting solutions, allowing them to quote, bind, issue and service eligible business seamlessly from their desktop. The process is designed to remove friction without removing expertise.



Our model

The model is designed to:

- Accelerate placement timelines
- Enhance agent commission economics
- Reduce administrative burden
- Strengthen agent – underwriter relationships

E&S – SME Commercial

Our flagship offering

eXponential launches with a flagship SME Commercial product that showcases the strength of our direct-to-retail E&S model.

As standard markets retrench, more small to mid-market commercial risks are moving into E&S. While these risks require non-admitted solutions, many are well understood and do not warrant the delays or complexity traditionally associated with wholesale E&S placements.

SME Commercial delivers:

- Fast, direct access to E&S solutions without a wholesale agent
- A+ rated capacity from Hiscox
- Broad appetite across more than 1,100 ISO General Liability class codes
- Packaged solutions, available across all 50 states, for:
  - General Liability
  - Property
  - Excess Liability
  - Liquor Liability

Our technology

Through eXponential's industry-leading technology portal, appointed agents can quote and bind eligible risks within minutes from their desktop across more than 500 ISO General Liability class codes.

Target classes include, but are not limited to:

- Contractors/Service
- Manufacturers
- Dealers and Distributors
- Premises/Owners, Landlords, and Tenants (OL&T)
- Hospitality
- Miscellaneous



The eXponential advantage

For more complex or bespoke risks, agents retain direct access to experienced underwriters, ensuring flexibility without sacrificing speed or service.

eXponential also manages the full policy lifecycle, including surplus lines filings and taxes, delivering a seamless end-to-end experience for retail agents.

With competitive commissions and a model built for speed, efficiency, and agent economics, eXponential sets a new standard for how E&S should work in the U.S. market.

Available Limits & Lines of Business:

$1m / $2m	**$1m / $2m**	**$2m**	**Property $2m**
Primary General Liability	Liquor Liability	Excess Liability	TIV Per Location

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