

EXponential

Same process, **eXponentially** better outcome.

# Introducing eXponential

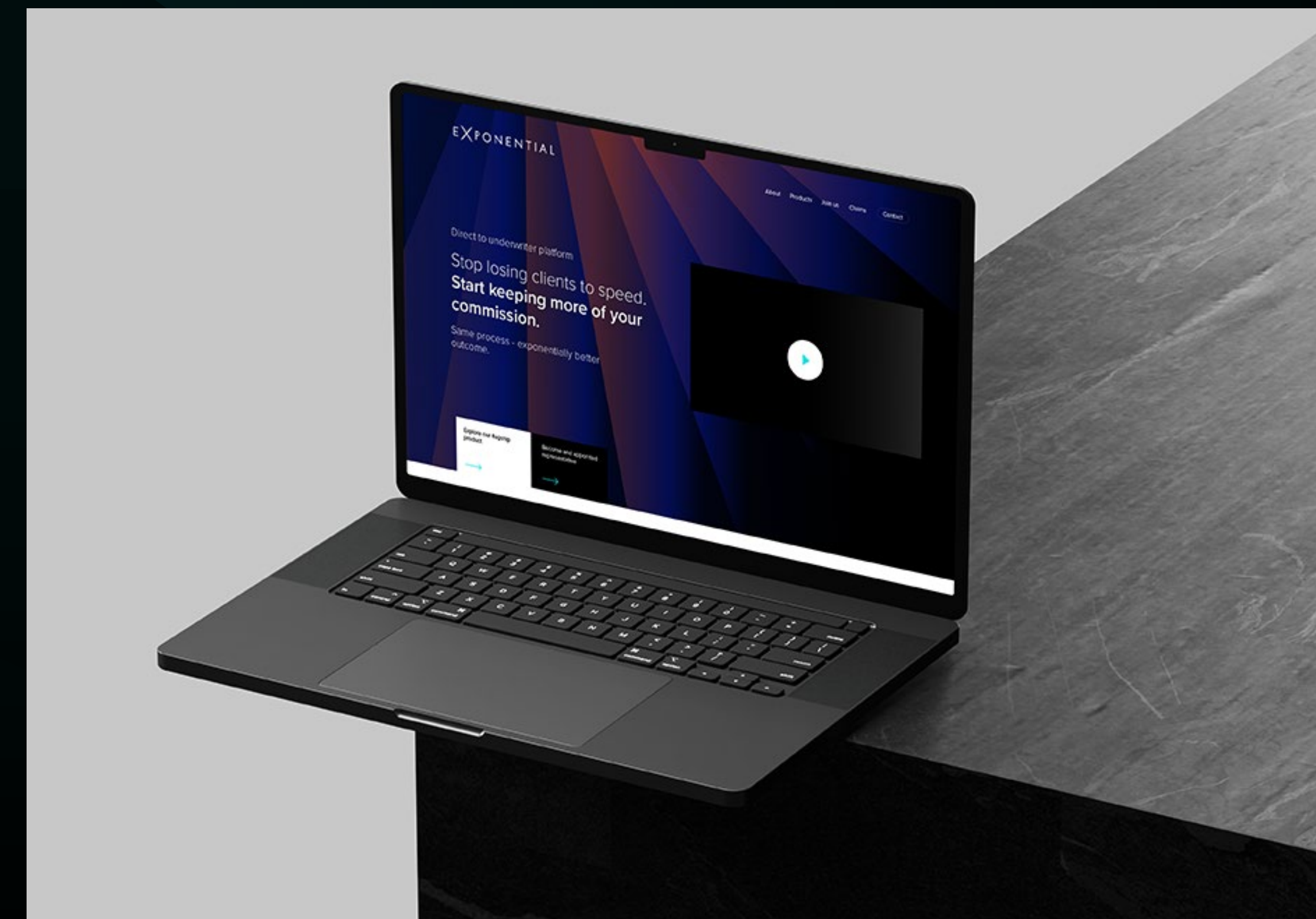
eXponential is a tech-enabled underwriting business built exclusively for U.S. retail insurance brokers. It was created to remove inefficiency in the wholesale broking model and provide enhanced commission for retail brokers.

Traditionally, brokers 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 brokers or their clients.

**eXponential changes that.**

We provide retail brokers with direct access to underwriting authority through a fully automated, integrated digital platform, allowing them to quote, bind, 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 brokers 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.

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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 broker 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 broker, giving her a well-rounded perspective on underwriting, distribution, and broker needs.



**Scott Powell**  
Vice President, eXponential

Scott Powell brings over 20 years of insurance experience to eXponential, including over ten years specializing in Excess and Surplus Lines.

His expertise spans market strategy, product development, partnership management, and team leadership.

Known for his collaborative and forward-thinking approach, Scott helps shape eXponential's growth strategy and ensures the platform delivers agile, accessible, and customer-focused E&S solutions.

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

Our technology-enabled platform connects appointed agents directly to underwriting authority, allowing them to quote, bind, 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 broker commission economics
- » Reduce administrative burden
- » Strengthen broker – 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 broker
- » 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 brokers.

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

Available Limits & Lines of Business:

**\$1m / \$2m**

Primary General Liability

**\$1m / \$2m**

Liquor Liability

**\$5m**

Excess Liability

**Property \$2m**

TIV Per Location

EXPONENTIAL