

Financial forecast. Irwell destined for growth.

Aside from our extensive legal expenses and liability insurance experience, we understand you need to know that you are dealing with a reputable company. You need reassurance that you will be partnering with a financially stable company that you can rely on for the long-term.

You need to know about our financial history and forecast.

So, let's talk numbers.



"With a robust platform set by our accomplishments in 2024, we are well-placed to satisfy evolving market risks and the complex needs of our coverholders with market-leading products."

Giles Reading, Chief Executive Officer



**Our positive stamp
of financial strength**

- Financial Strength Rating B++ Good (FSR)
- Positive Long-Term Issuer Credit Rating (ICR). Dec 2024
- Long-Term ICR of "bbb" (Good)

For the Best's Credit Rating, access www.ambest.com

AM Best Report: Financial overview

- Track record of **positive operating performance** with a five-year (FY20–24) weighted **average return on equity ratio of 13%**
- Underwriting profits are the main driver of earnings, with a five-year weighted **average combined ratio of 85%**
- The revised **positive outlook** (Dec 24) from stable on the **Long-Term ICR** reflects improvement in **balance sheet strength and operating performance**
- Financial Strength Rating (**FSR**) is **stable**
- Credit Ratings reflect **balance sheet strength**, which is assessed as **strong**
- **Adequate operating performance**
- **Appropriate enterprise risk management**
- Expected that earnings will continue to grow over the medium term, translating in **solid capital generation**, sufficient to **support high growth strategic plan**

Source: www.ambest.com

Solvency and Financial Condition Reports

Our [2024 Report](#) may also be of further interest. Key statistics can be found on pages 5–6 which details our **Solvency II surplus of £19.4m and Capital ratio of 228%**.



Irwell Insurance Company Limited.

Registration Number 02887406. Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA to conduct general insurance business. PRA Registration No. 202897