

The Pioneer culture centres around innovative underwriting through trusted partnerships underpinning that is a strong entrepreneurial flavour which comes from both the management team and operations team and the individual underwriting teams we have taken on.

The Pioneer operating model we believe is quite unique, we are effectively a virtual underwriting entity and within that structure we have MGA components, MGU components and a risk bearing entity.

Technology and distribution has been at the core of Pioneer, that is effectively what we are selling to the capital providers and capacity providers that support us. Tech in particular we have invested heavily in from the very beginning we were a greenfield site so we had no legacy so we were able to adopt the latest technology available in the market. We have continued to invest throughout Pioneer's short history.

What makes Pioneer different is the operating model and the culture and we believe that sets us apart. The can do attitude, the entrepreneurial flavour, the innovative work and the investment in tech has all contributed towards Pioneer's success.