



Azimuth Risk Solutions, LLC (Azimuth) , headquartered in Indianapolis, Indiana, USA is a service-first organization dedicated to providing clients and their agents worldwide simply the best value in international health, travel medical and employee benefits available in the market today. Azimuth designs, develops and administers a complete portfolio of international benefit products which are underwritten by Certain Underwriters at Lloyd's. Azimuth is an organization comprised of insurance professionals with nearly 30 years of experience creating international benefit plans and providing an unsurpassed service component for those plans to insured members and insurance professionals alike.

## Azimuth Functions

**Product Design** – all aspects of product development, design and modification are the responsibility of Azimuth. We strive to create the best value proposition in the international health and travel market today with our innovative plan design.

**Plan Administration/Underwriting** – from the moment an application is received, Azimuth moves immediately into action to provide rapid fulfillment for travel plans as well as one of the fastest and most efficient underwriting systems in the field of health insurance. Our Speed Underwriting assures that you and your clients receive underwriting results faster than you had thought possible.

**Client Service** – Azimuth is a service-first organization and no more so than in the Client Service Department. Our skilled professionals provide a friendly, professional voice and we never forget that these clients are not only our lifeblood, but yours as well.

**Claims Payment & Adjudication** – Azimuth's claim processing is revolutionary in the international market with processing occurring as quickly as two business days (provided necessary information is made available to us) and with the better accuracy than cannot be surpassed in the health insurance industry today.

**IT** – our automatic quoting and application system provides all our contracted agents and agencies with a custom link to fully electronic transactions, all with an eye toward making the system user friendly and which is easily incorporated into existing websites. Azimuth also provides customized electronic brochures for all contracted agents and can quickly manuscript electronic media for specific opportunities.

**Marketing** – Azimuth recognizes the importance of providing the high quality marketing support, both in traditional printed brochures and applications along with support and flexibility in the electronic realm, plus useful tools such as drip marketing emails and participation in Azimuth corporate website sales concurrent with production.

**Commission Payment** – timely, accurate and competitive commission payments are generated and sent from our offices. We firmly understand the necessity to make this a top priority and doing so is a large part of our commitment to the agent relationships which are essential for our growth and longevity.

## Founders

### **Carlos M. Robinson, President**

Carlos is fully responsible for all day-to-day administrative and operational capacities for Azimuth. Carlos is a career insurance professional who has worked in various capacities in the international market for over 16 years. He has previously been responsible for all administrative and client service facets of multimillion dollar insurance organizations as Vice President of Operations , worked as lead health underwriter and spearheaded development of strategic planning for such concerns. A consummate professional, his leadership and vision propels Azimuth in creating leading edge product innovations, unparalleled attention to service and underwriting standards which attract maximum client participation while being careful to maintain a profitable, effective and efficient organization. A lifelong resident of Indianapolis, Carlos is an active member of the community having participated in numerous local philanthropic events and served on the board of Wishard Hospital in Indianapolis. Carlos is licensed in life and health insurance and is a proud father of a beautiful daughter.

### **T. Brent Judge, Executive Vice President**

Brent is responsible for the overall marketing strategy and implementation for Azimuth and is dedicated to helping make Azimuth the most agent friendly and market responsive company participating in the international benefit market today. Brent has been a career marketing and sales professional since his graduation from Butler University. His past positions include work as an independent manufacturer's representative for home health care equipment and three years as president of a home medical equipment retailer in Indianapolis. He has worked in the field of international medical insurance marketing since 1999 and is licensed in life/health and property/casualty insurance. A married father of twin pre-school age boys, Brent maintains a modicum of sanity through gardening and reading.

## **Lloyd's, London**

The oldest, largest and most respected name in the insurance industry, Lloyd's has earned a well deserved reputation as the pre-eminent insurance market in the world. Lloyd's has dutifully paid every valid insurance claim presented to it for over 320 years. We are proud to offer a full portfolio of international benefit plans which are underwritten by Certain Underwriters at Lloyd's. Azimuth functions as a Lloyd's Coverholder and places international benefit business through one of the top Lloyd's Managing Agencies, the Kiln Group. Kiln has a decades long history of experience and performance in this market and provides the underwriting and risk acceptance for Azimuth on behalf of Syndicates 807 and 308, the Kiln Mathers and Kiln Life Syndicates.

In today's uncertain economic conditions, Lloyd's is, was and remains a steady and powerful financial force. Reflective of this is Standard & Poor's single 'A' (strong) financial strength rating on Lloyd's which remains the principal measure of financial strength and is applied to all Lloyd's syndicates

### **Our key relationships with this market include:**

#### **Bruce Shepherd, Deputy Underwriter Kiln Mathers Syndicate 807**

Bruce joined Kiln in 1982 as deputy underwriter of Syndicate 807 after a 15 year long career as a Lloyd's broker. He is responsible for all of the US accounts and is a director of R. J. Kiln & Co. Limited.

#### **Karen Boyes, Deputy Underwriter Kiln Mathers Syndicate 807**

Karen joined Kiln in 1987 and Syndicate 807 in 1988. She is responsible for the medical expense and personal accident accounts, and underwrites the international reinsurance accounts.

#### **Cathy Toomey, Active Underwriter Kiln Life Syndicate 308**

Cathy joined Kiln in 1997. She began her career in 1988 as a graduate trainee with Friends' Provident Life Office in Salisbury and moved to Mercantile & General Reinsurance Co. Ltd. in 1994 where she became involved in all aspects of life and health reinsurance. Cathy is currently the Chair of the Lloyd's Term Life Business Panel; a member of the ABI's HIV and Rare Genetic Conditions Working Groups; and Chair of the Association of Medical Underwriters.

