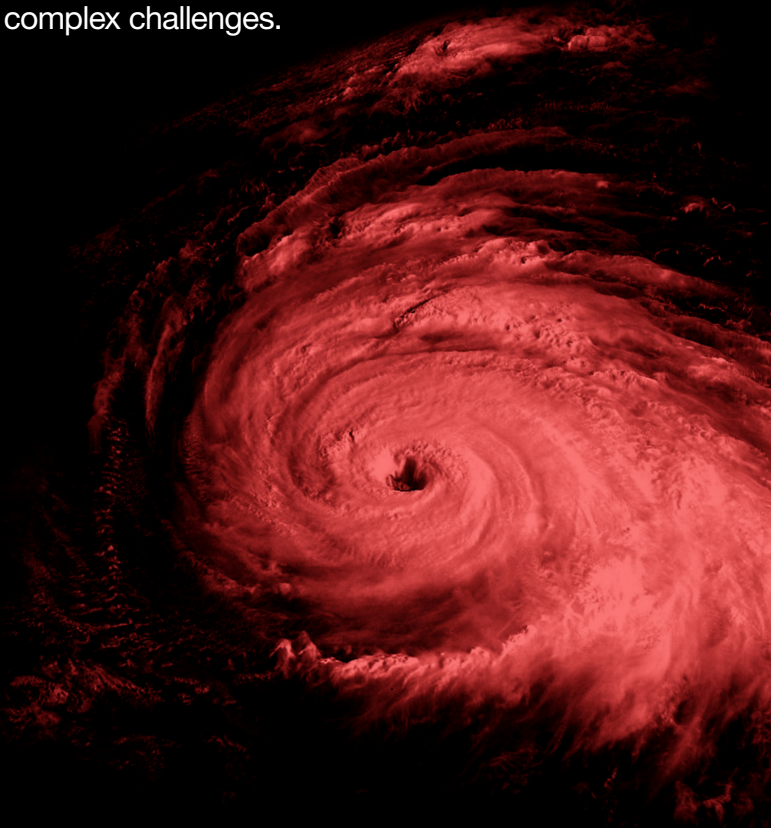


PROPERTY

NORTH AMERICA AND CARIBBEAN

Combining common sense and technical know-how, we aim to provide simple solutions to complex challenges.



Products

- Catastrophe excess of loss
- Risk excess of loss
- Aggregate excess of loss
- Quota share
- Crop
- Retrocession
- ILWs, Swaps and parametric trigger treaties

Capacity (before Kiskadee)

- Catastrophe: **\$200m**
- Per risk: **\$60m**
- Quota share: **\$60m**

Security

Hiscox Insurance Company (Bermuda) Limited rating:

A (Excellent) A.M. Best

A+ (Strong) Fitch

Syndicates 33:

A (Excellent) A.M. Best

Lloyd's rating:

A (Excellent) A.M. Best

AA- (Very strong) Fitch

A+ (Strong) Standard & Poor's

Hiscox Re solutions

- Risk aggregate protections
- PA named perils
- Takeout quota shares
- SECAT/contingent layers
- Pillared aggregate coverage
- Specialty and Casualty

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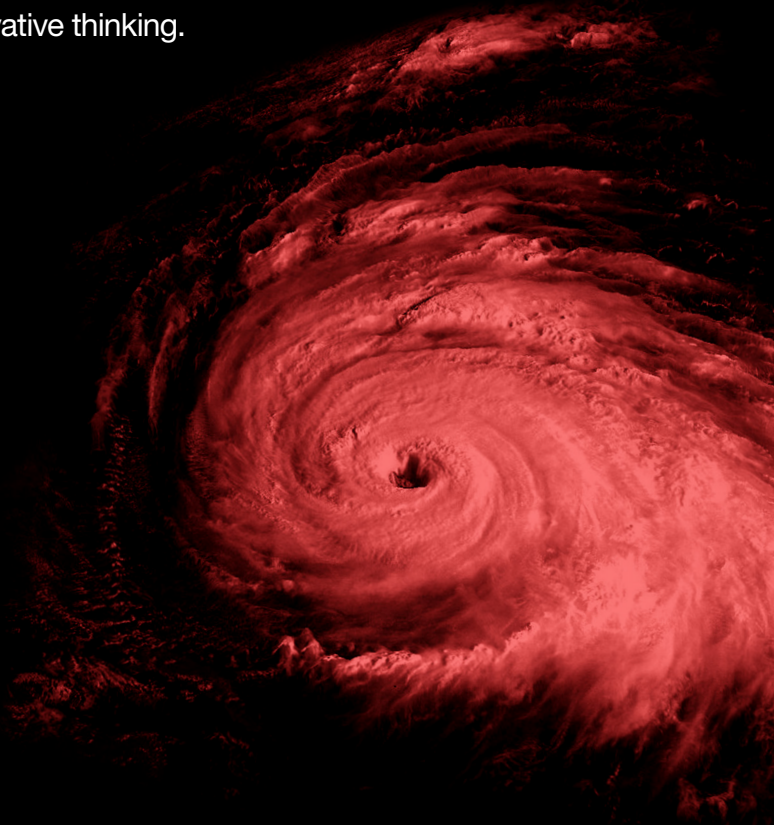
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PROPERTY

INTERNATIONAL

From global insurers to regional specific niche insurance companies, from established names to new start ups, we manage clients' catastrophe exposure with significant capacity and innovative thinking.



Products

From multi-nationals to leading regional and domestic insurers, we welcome diverse opportunity.

Excess of loss (Catastrophe, Aggregate risk), Quota/Surplus share, Agricultural risks and Retrocession

Capacity (before Kiskadee)

- Catastrophe: **\$200m**
- Per risk: **\$60m**
- Pro rata: **\$60m**

Security

Hiscox Insurance Company (Bermuda) Limited is rated:

A (Excellent) A.M. Best

A+ (Strong) Fitch

Syndicates 33 and 3624 rating:

A (Excellent) A.M. Best

Lloyd's ratings

A (Excellent) A.M. Best

AA- (Very strong) Fitch

A+ (Strong) Standard & Poor's

Hiscox Re solutions

- Risk aggregate protections
- PA named perils
- Takeout quota shares
- SECAT/contingent layers
- Pillared aggregate coverage
- Specialty and Casualty

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