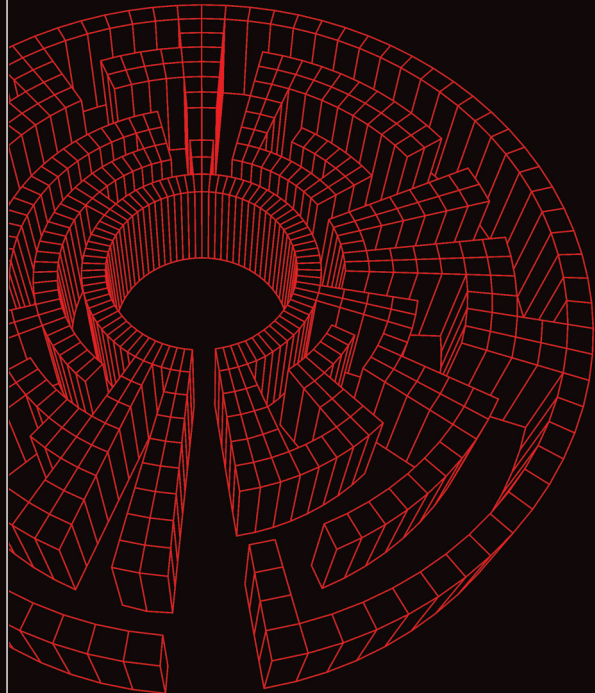




HISCOX  
LONDON MARKET

Alternative Risk

CONSIDERING  
EVERY DEAL  
ON ITS  
OWN MERIT.





# A TRUSTED PARTNER

“

*The Alternative Risk team at Hiscox have proven themselves to be best in class and a true partner. From the sharing of data analytics, to regular calls and open, honest communication, this partnership approach to our business has been so refreshing. They are always open to ideas, are forward-thinking, and are committed to working with us to continue to grow and develop our mutual book of business.”*

Canadian multi-line coverholder

“

*Our relationship with the Hiscox Alternative Risk team is one of partnership. With an open channel of communication, regular feedback is shared and new ideas are always encouraged to drive innovation. The team are committed to supporting our success and provide invaluable insights and market analysis to enable us to optimise performance.”*

London-based worldwide MGA



# ALTERNATIVE RISK

Specialist solutions over multiple lines: Hiscox insurance capacity and underwriting expertise supporting your diverse risks.

---

## Who we are

Our team looks for areas of emerging, specialist and multi-line business – risks that do not correlate with Hiscox’s core classes – and selectively delegates underwriting authority to those coverholders who can demonstrate real expertise in their chosen class.

With a maximum line size of US\$15 million and an ability to access all risk codes underwritten within Lloyd’s, we bring an agile and entrepreneurial approach to risk.

## What we can offer

As one of the oldest and most trusted syndicates in Lloyd’s Hiscox is a powerful brand to work with, but we’re much more than just a name.

### A meaningful business partnership

More than just capacity, we offer our partners pro-active support on building, tailoring and optimising their portfolios.

### Effective onboarding process

With market-leading due diligence processes, we provide fast-tracked access to Lloyd’s for coverholder approval.

### A unique multi-line approach

We have the ability to write across all Lloyd’s classes of business, making us a practical one-stop-shop for our partners.

### A powerful and trusted brand

In business since 1901, we are one of the oldest and largest syndicates in Lloyd’s, making our brand a true differentiator.

### Quality capacity

We offer the security of Lloyd’s high-quality A+ financial rating (S&P), as well as its Central Fund.

### An open-minded approach to innovation

We review each deal individually and consider new and innovative products and distribution channels.

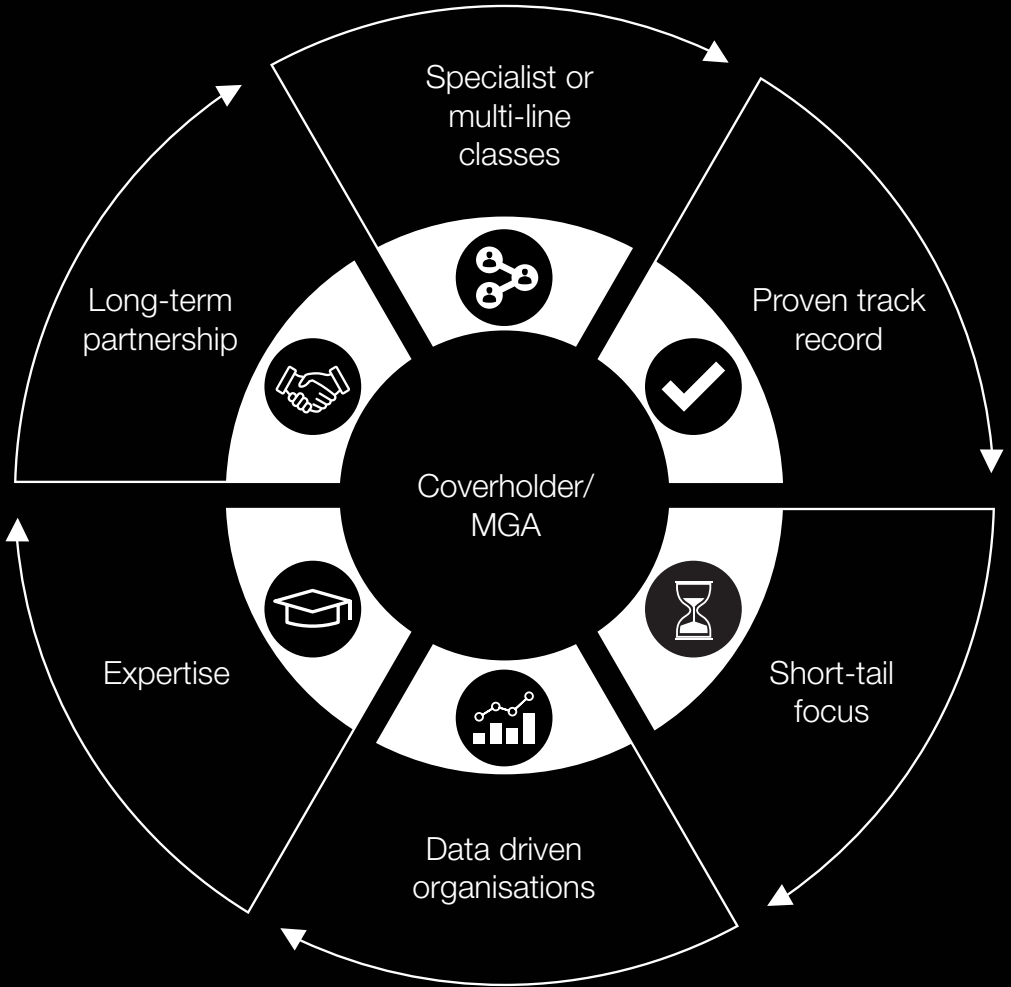
### Market-leading in-house support

With in-house wordings, claims, actuarial and catastrophe modelling experts, we can provide a first-class service to our partners.

### Data-driven underwriting

Our team provides our partners with bespoke portfolio analytics and insights to support them throughout the market cycle.

# WHAT WE LOOK FOR





### **Specialist or multi-line classes**

As a multi-line underwriting team, we look at a range of specialist sectors, with our current appetite for products including, but not limited to:

- multi-line portfolios (excluding US CAT);
- specialist mono-line products;
- areas of new and emerging risk;
- ESG-focused solutions;
- parametric products;
- InsurTech platforms;
- sub-contractor default;
- intellectual property;
- bloodstock;
- trucking.



### **Proven track record**

We look to support coverholders/MGAs who demonstrate a proven track record of underwriting profitability.



### **Short-tail focus**

Our core appetite is short-tail classes of business but we will consider business with a tail of up to five years.



### **Data organisations**

As data is a cornerstone of our underwriting, we work with data-driven coverholders/MGAs to continuously monitor programme performance on a real-time basis and deliver profit-focused reporting and analytics.



### **Expertise**

Expertise goes hand-in-hand with performance. We partner with coverholders/MGAs with a reputation for the quality of their underwriting and recognised as market-leading experts in their field.



### **Long-term partnership**

We aim to foster meaningful long-term relationships with our coverholders, ensuring both our and our partners' interests are aligned.

# OUR LONDON MARKET ALTERNATIVE RISK TEAM

An expert cross-function team working on our business.

---

## Underwriting



**Tom King**  
Line Underwriter – Alternative Risk  
+44 (0)7769 648188  
tom.king@hiscox.com



**Will Otter**  
Senior Underwriter  
+44 (0)7425 708315  
william.otter@hiscox.com



**Viktoriya Ihtimanliyska**  
Underwriter  
+44 (0)7776 624233  
viktoriya.ihtimanliyska@hiscox.com

---

## Pricing



**Phil Vestey**  
Head of Property Pricing  
phillip.vestey@hiscox.com



**Gerard McMahon**  
Lead Pricing Analyst  
gerard.mcmahon@hiscox.com

## Wordings



**Dion Spikes**  
Contract/Wordings Specialist  
dion.spikes@hiscox.com

---

## Claims



**Paul Hasler**  
Claims Manager – Property  
paul.hasler@hiscox.com



**Hannah Lander**  
Senior Claims Underwriter  
hannah.lander@hiscox.com



**Lee Whitfield**  
Claims Underwriter  
lee.whitfield@hiscox.com

---

## Delegated Authority



**Emma Mann**  
Delegated Authority Manager  
emma.mann@hiscox.com



**Claire Pyle**  
Operations Team Manager  
claire.pyle@hiscox.com

## Management



**James Brady**  
Divisional Director – Property  
james.brady@hiscox.com



## What we love

- Specialist mono-line or multi-line structured programmes, non-correlating with the appetite of our other Hiscox London Market lines of business.
- Managing general agents/coverholders.
- Based in North America.
- Short-tail exposure, typically less than three years.
- Experts in class, with a proven track record of outperformance in their market.
- Sophisticated data and reporting capabilities, with API link to real time data.
- GGWP \$5-10 million our share.



## What we consider

- Multi-line programmes.
- Consortia and line slips.
- Based in EMEA or APAC.
- Exposure spanning approximately three-to-five years.
- Innovative products in emerging sectors.
- Good quality and timely data and reporting.
- GGWP \$1-5 million our share.
- Parametric solutions or InsurTech platforms.



## What we have limited appetite for

- Mono-line programmes which directly clash with the appetite of the rest of Hiscox London Market.
- Treaty reinsurance.
- Long-tail exposure above seven years.
- Based in LATAM.
- GGWP below \$1 million.



## What we have no appetite for

- US casualty business.
- US CAT-exposed property.
- Cyber/financial institutions.
- Open market risks.



## Examples from our portfolio

### Multi-line

Property, downstream energy, PA and motor.

- MENA MGA writing facultative reinsurance.
- Short-tail exposure.
- Proven track record.

### Specialist multi-line

Forestry.

- USA MGA with a North American distribution.
- Product tailored to the forestry sector.
- Consistently outperforming the market.

### Emerging risks – mono-line

Intellectual property liability.

- MGA with a worldwide distribution.
- Innovative product in emerging sector.
- Balanced portfolio of SMEs to mid-sized corporates.

### Specialist mono-lines

Bloodstock.

- MGA with a worldwide distribution.
- Market leading team.
- Proven track record.

Sub-contractors default

- USA MGA with a North American distribution.
- Strong underwriting risk management.
- Expert actuarial capabilities.

Trucking

- US MGA with a North American distribution.
- Short-tail exposure.
- Experts in class.





Hiscox London Market  
22 Bishopsgate  
London EC2N 4BQ

T +44 (0)20 7448 6000  
E [enquiry@hiscox.com](mailto:enquiry@hiscox.com)  
[www.hiscoxlondonmarket.com](http://www.hiscoxlondonmarket.com)



**For more information**

To find out more about Hiscox Alternative Risk, go to [hiscoxlondonmarket.com](http://hiscoxlondonmarket.com).

**Tom King**

**Line Underwriter – Alternative Risk**

+44 (0)7769 648188  
[tom.king@hiscox.com](mailto:tom.king@hiscox.com)

**Will Otter**

**Senior Underwriter**

+44 (0)7425 708315  
[william.otter@hiscox.com](mailto:william.otter@hiscox.com)

**Viktoriya Ihtimanliyska**

**Underwriter**

+44 (0)7776 624233  
[viktoriya.ihtimanliyska@hiscox.com](mailto:viktoriya.ihtimanliyska@hiscox.com)

Registered in England no. 2590623

Hiscox Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This broker communication is for informational purposes only. The coverage afforded by the products described herein are subject to and governed by the terms and conditions of each policy issued. This information may not be used to modify any policy that might be issued. The products described are underwritten by a Hiscox Syndicate at Lloyd's, London, and are available in the USA on a surplus lines basis. The publication and delivery of this information is not intended to be a solicitation by Lloyd's for the purchase of insurance on any US risk.  
19437 02/23