



Hiscox ESG 3033
Insurance capacity exclusively
awarded to businesses delivering
exceptional ESG performance.

Recognising ESG performance

Hiscox's ESG 3033 sub-syndicate provides additional capacity to companies that perform well against a benchmark of environmental, social and governance (ESG) criteria assessed externally by independent experts.

Drawing on the financial strength and expertise of Hiscox's Syndicate 33, one of Lloyd's most established and leading syndicates, access to ESG 3033 is only available from the London Market.

ESG 3033's risk appetite

Client industries

Hiscox's ESG 3033 sub-syndicate is keen to work with a wide range of clients, across multiple industries. You can find which industries we typically 'love' and 'like' to insure on the next page.

Lines of business

Hiscox's ESG 3033 sub-syndicate writes the same lines of business as Syndicate 33, except for Cyber, War and Political violence including SRCC.

Excluded exposures

First party exposures are limited to non-critical catastrophe. Critical catastrophe exposures are defined as US and Japanese EQ and Windstorm, and European and Asian Flood.

How clients will benefit from ESG 3033

Access

Access to additional and exclusive capacity supported by the financial strength and underwriting expertise of one of Lloyd's leading syndicates

Efficiency

Hiscox's ESG 3033 sub-syndicate capacity is available through the same underwriters as Syndicate 33. One underwriter, two decisions.

Capacity

Up to 25% of Hiscox's Syndicate 33 line, subject to a maximum of US\$/£/€/CA\$ 10 million.

The Hiscox view

"Offering this exclusive capacity to new and existing clients who can evidence top-rated ESG performance is a big step forward, and shows how the insurance industry is already playing an active role in promoting globally important issues like sustainability and transparency. We are excited to be leading that charge and look forward to building on the capacity offered by ESG 3033."

Paul Lawrence

Chief Underwriting Officer

Hiscox appetite

Our underwriters have expressed an interest in the following industries. We have also identified a specific list of clients we are interested in working with.

● Industries we typically love to insure ● Industries we typically like to insure

	D&O	General liability	Power and renewables	Marine and energy liability	Cargo	Upstream	Product recall	Major property
Diversified financials	●	●						●
Electronic equipment	●	●			●		●	
Food products	●	●			●		●	●
Healthcare equipment and supplies	●				●		●	
Healthcare providers and services	●				●			●
Industrial machinery	●	●	●		●		●	●
Oil and gas refining	●		●	●	●	●		●
Pharmaceuticals	●				●		●	●
Professional services	●	●		●				●
Retail – consumer discretionary	●	●			●			●
Semiconductors and equipment	●	●			●		●	●
Software and services	●	●			●			●
Technology hardware	●	●			●			
Utilities	●		●	●	●			●

Each risk will be underwritten individually, and the commercial terms and conditions of the insurance policy will materially influence ESG 3033's willingness to provide capacity.