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Syndicates 33 and 6104 - results and estimates

Hamilton, Bermuda (03 March 2025) - Hiscox Ltd (LSE: HSX), the international specialist insurer, announces the final results for Syndicate 33's 2022 account and Syndicate 6104's 2022 and 2020 accounts. It also announces the current estimates for Syndicate 33 and Syndicate 6104's 2023 and 2024 accounts. The 2024 account estimates for both Syndicates 33 and 6104 take into account the preliminary loss estimates resulting from the Los Angeles wildfires, which occurred in early 2025.

The results for 2022 account and 2020 account (Syndicate 6104 only) (excluding Members' Agent fee) expressed as a percentage of capacity, are as follows:

Syndicate	Year of	Closing result	Previous estimate	Capacity	Hiscox share
	account				
33	2022	12.5%	6.4% to 16.4%	£1,699m	73%
6104	2020	47.0%	34.2% to 44.2%	£44m	0%
6104	2022	36.9%	21.8% to 31.8%	£13m	0%

The estimates for 2023 and 2024 expressed as a percentage of capacity, are as follows:

Syndicate	Year of	Current estimate	Previous estimate	Capacity	Hiscox share
	account				
33	2023	10.4% to 20.4%	7.9% to 17.9%	£1,699m	73%
33	2024	3.0% to 13.0%	N/A	£1,699m	73%
6104	2023	27.7% to 37.7%	22.5% to 32.5%	£19m	0%
6104	2024	2.5% to 17.5%	N/A	£57m	0%

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Notes to editors

About The Hiscox Group

- 1. The Syndicates' estimates are after standard personal expenses, such as Managing Agent fees and profit commission and all charges levied directly on syndicates by Lloyd's, but before Members Agents' charges.
- 2. Hiscox is a global specialist insurer, headquartered in Bermuda and listed on the London Stock Exchange (LSE:HSX). Our ambition is to be a respected specialist insurer with a diverse portfolio by product and geography. We believe that building balance between catastrophe-exposed business and less volatile local specialty business gives us opportunities for profitable growth throughout the insurance cycle.

business customers as well as homeowners. Internationally traded, bigger ticket business and reinsurance is underwritten through Hiscox London Market and Hiscox Re & ILS.

Our values define our business, with a focus on people, courage, ownership and integrity. We pride ourselves on being true to our word and our award-winning claims service is testament to that. For more information, visit www.hiscoxgroup.com.

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