



canopus

Smart actions. Practical solutions.

Group overview



Who we are.

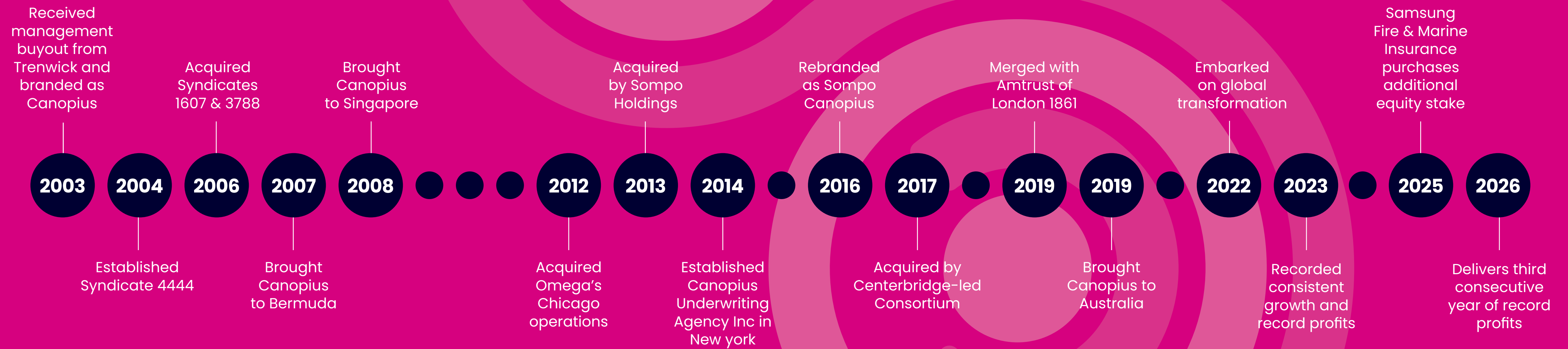
We are Canopus, a global Specialty and Property & Casualty (re)insurer with offices in the UK, the US, Bermuda, Singapore, and Australia.

Our broad reach allows us to provide **world-class underwriting (re)insurance coverage across more than 130 countries.**



Our heritage.

Founded in 2003, Canopus started as a small syndicate. Through **entrepreneurial drive** and **relentless innovation**, we grew to become a leading Lloyd's syndicate with a truly global footprint. Today, our international business of **more than 1,000 professionals** is organised into four thriving units – all focused on delivering on our promises. At Canopus, **our people are our greatest asset**, powering our ability to **make things happen** for our clients and each other.



Key facts.

Our award-winning claims team is notable for its consistent, friendly and helpful approach to claims, **allowing our clients to get back to business** as swiftly as possible.

In the UK, we are a recognised lead underwriter through **4444**, one of the largest syndicates in the **Lloyd's of London** insurance market, with **£2.65 billion of capacity in 2026**.

Our US business, based in New York and Chicago, is a **bespoke insurance provider**, offering distribution partners a variety of underwriting platform solutions to suit each client.

We have a highly successful (re)insurance franchise operating from Singapore and Australia, and the **single largest local Lloyd's syndicate in the APAC region**.

Canopius operates as a **Class 4 Reinsurer from Bermuda**, offering investors and capacity providers a range of specialist solutions.

Our strategy.

Our strategy

Purpose

To help our clients be resilient in the face of their unique and evolving challenges.

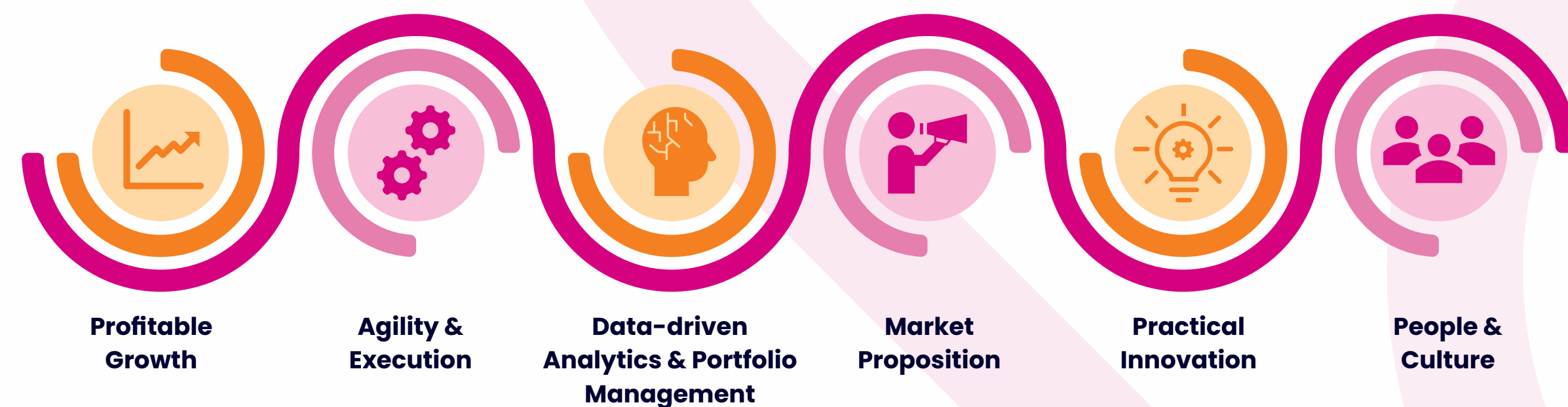
Vision

The straight-talking, valued (Re)Insurance partner, acting with agility to provide practical solutions in the world's leading Specialty markets.

Values

- Empowered
- Collaborative
- Ambitious
- Accountable
- Proactive
- Inclusive

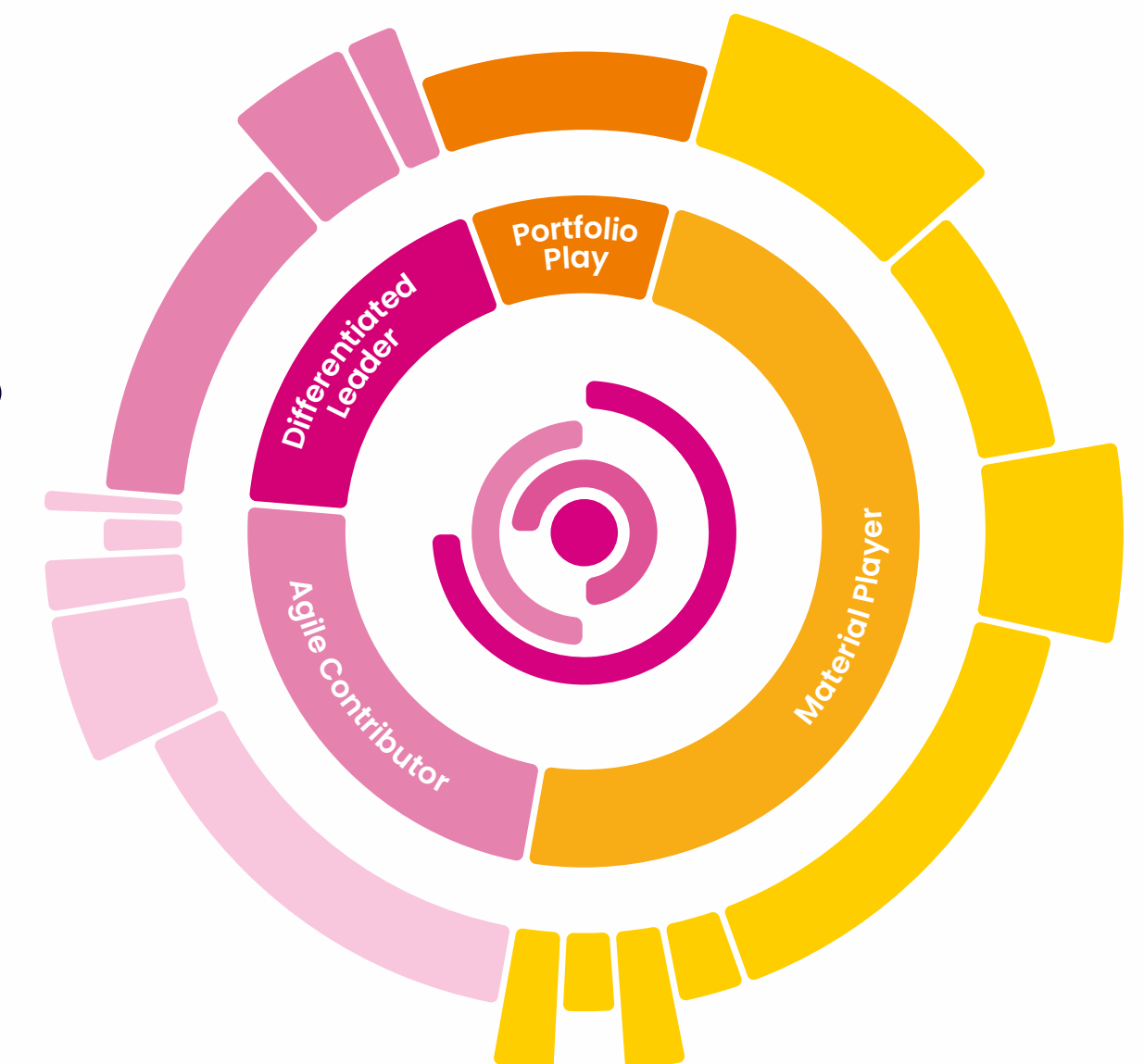
Strategic pillars



Our underwriting framework

Purpose

- To provide a structured approach to define underwriting strategy and purpose, and inform capability strategy.
- Allowing us to construct and optimise a diversified and balanced underwriting portfolio to maximise returns.



Our financial performance.

Insurance contract written premium

\$4.48bn



Profit after taxation

\$467.2m



Canopus is private-equity backed, with majority investment from Centerbridge Partners and Samsung Fire & Marine Insurance (SFMI) consortium.

Net combined ratio – undiscounted

88.5%



Net insurance revenue

\$2.93bn



Leadership & transformation

Since 2022, Canopus has undergone a significant transformation. The business is now focused on higher-quality, more diversified risks across fast-growing international specialty markets.

We've reshaped the organisation into four regional underwriting hubs — UK, US, APAC, and Bermuda — with a clear focus on complex, specialist risks. Alongside this, we've strengthened how we work, invested in our people, and built a positive, inclusive, high-performing culture.

Why Lloyd's...?

- **50 insurance companies**
- **400+ registered Lloyd's brokers**
- **3,000 local coverholders.**

Lloyd's is **the world's** specialist (re)insurance market. Its structure encourages innovation, speed, and better value.

Lloyd's unique 'Chain of Security' capital structure provides exceptional financial security, and all policies are supported by the market's strong ratings and its extensive global licensing network.



We write on multiple platforms.

Backed by the strength and stability of multiple world-class insurance platforms, we can offer brokers and clients access to the most appropriate paper for their needs — whether through Lloyd's, Canopus Re, CUSI or Samsung Fire & Marine — providing greater flexibility, broader geographic reach, diverse capacity, and tailored solutions.

Lloyd's

Lloyd's Syndicate 4444 — strength and stability from the heart of the London insurance market.



Reinsurance

Canopus Re provides access to a financially strong, Bermuda-based platform with global reach and specialist expertise.



CUSI

Canopus US Insurance Inc (CUSI) — authorised to write Excess & Surplus lines across all 50 states.



Samsung Fire & Marine

SFMI combines specialist underwriting expertise with the security of one of the world's strongest non-life insurers.



What we do.

Insurance

Accident & Health
Construction & Engineering
Credit Risk
Crisis Management
Cyber
Delegated Commercial General Liability
Delegated Property
Digital Asset
Energy
Equine
Excess Liability
Financial Lines

General Liability
Healthcare
Mining, Metals & Chemicals
Marine
Open Market Property
Political Risk
Portfolio Solutions
Programs
Specialist Consumer Products
Specie & Fine Art
Transportation

Reinsurance

Agriculture Treaty
Aviation Treaty
Casualty Treaty
Construction & Engineering Treaty
Insurance-Linked Securities
Marine & Energy Treaty
Outwards Reinsurance
Property Treaty

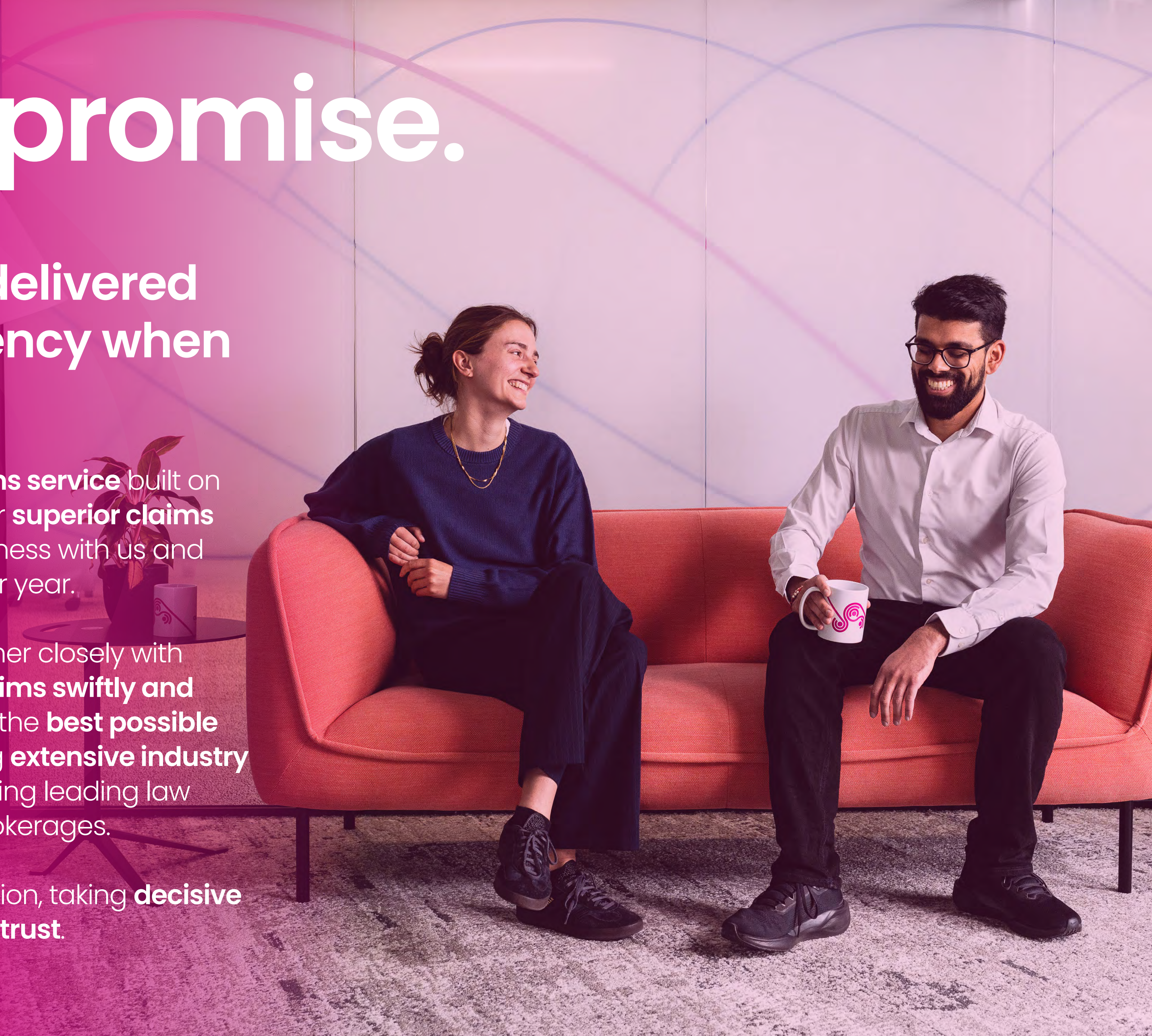
Our claims promise.

Trusted claims expertise, delivered with care, clarity, and urgency when it matters most.

We deliver a **proactive, customer-focused claims service** built on expertise, fairness, and clear communication. Our **superior claims handling** encourages brokers to place their business with us and gives insureds the confidence to renew year after year.

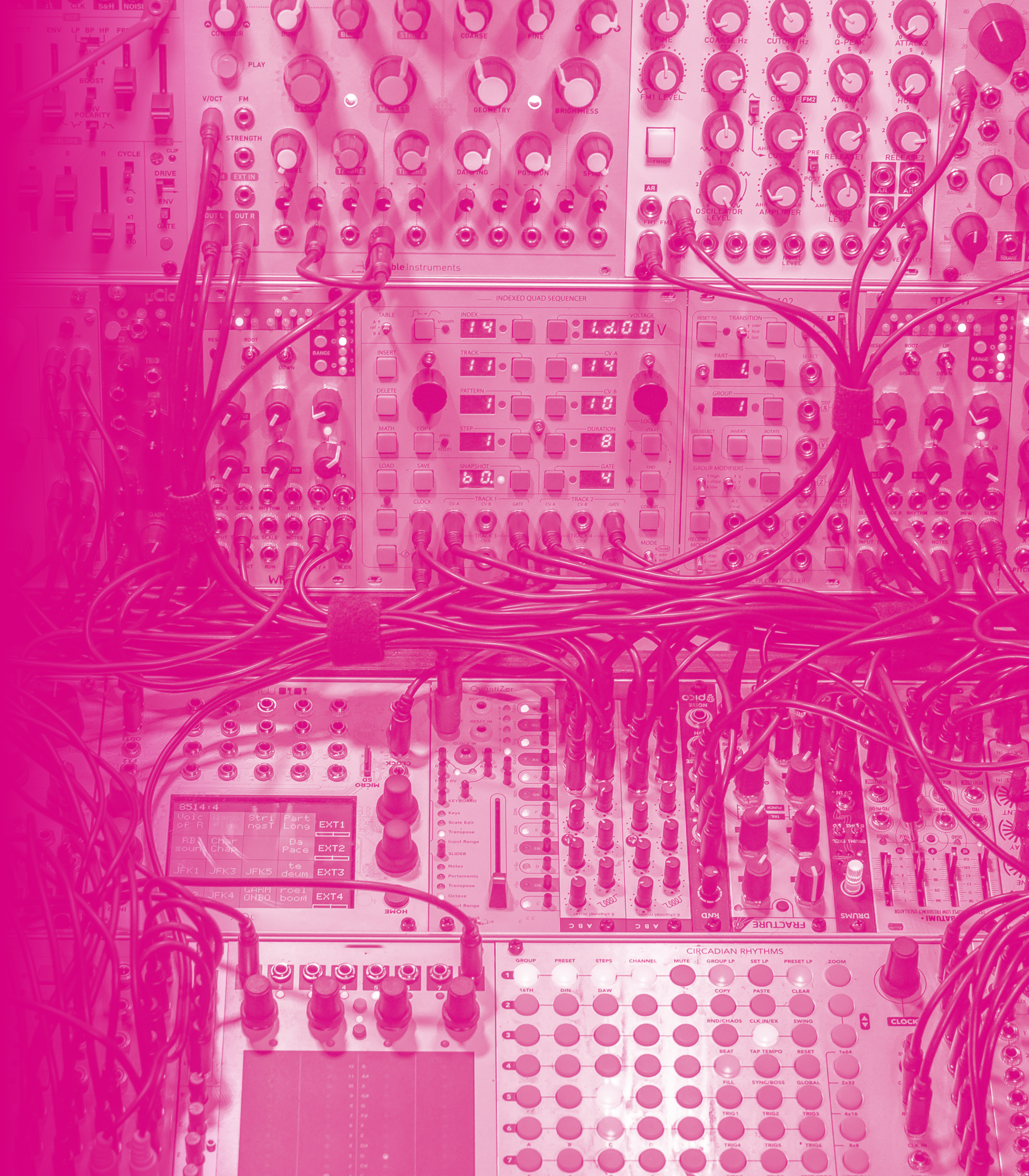
Collaboration is central to how we work. We partner closely with brokers, insureds, and underwriters to **resolve claims swiftly and effectively**, using specialist knowledge to secure the **best possible outcome for every customer**. Our adjusters bring **extensive industry and sector experience**, with backgrounds spanning leading law firms, loss-adjusting practices, and insurance brokerages.

We put our customers at the heart of every decision, taking **decisive action** to deliver outcomes that build **long-term trust**.



**Insurance
is complex...
but it doesn't
have to be
complicated.**

**By changing the way things
are done, we can work
smarter, not harder.**



How we work with you...

Practical innovation: an empowered approach to collaboration that naturally delivers progress.

For us, innovation isn't about complexity or buzzwords, it's about improving what matters and solving the right problems.

We take the time to listen, challenge and work together to find practical solutions that make sense in the real world.

**Through our smart actions,
we provide practical solutions.**



Award-winning business.



APCIA Emerging Leaders 2025
• Paula Trinchera



Business Insurance Women to Watch 2025
• Laura Burke



Insurance Business America Rising Star 2026
• Paula Trinchera



Insurance Insider Honours 2025 Young Claims Professional of the Year
• Charlotte Bender



Legal Business Awards 2025
• Rising Star In-house Counsel of the Year
Gareth Jones



Gracechurch Leading Lloyd's Underwriters
• Nicola Wood
• Camilla Walker
• Lewis Kateley
• Nicholas Edwards
#1 Carrier for Female Bench Strength



Insurance ERM Awards 2026
• CRO of the Year –
Sheldon Lacy
• Risk Team of the Year



Cyber Insurance Awards Europe 2025
• Cyber Insurance Carrier of the Year Award
Cyber Insurance Awards Europe 2026
• Cyber Claims Team of the Year Award

Our name.

Back in 1637, a scholar named **Nathaniel Canopus brewed the first ever cup of coffee in England**, thereby inspiring the coffeehouse revolution. This new beverage proved so popular that hundreds of coffee houses sprang up all over London, where **like-minded people would meet up to share conversation and ideas**.

Edward Lloyd's Coffeehouse by the Thames was one such venue for this coffee-fuelled collaboration. By the 18th century, it was where merchants and

financiers met to agree financial protection for vessels and cargo. **Lloyd's Coffeehouse became the heart of the early maritime finance industry and it was here that modern insurance was born.** Now, more than 350 years on, people still meet over coffee to share ideas, collaborate and solve problems.

So there you have it... **our name reflects a centuries-old catalyst for practical innovation** that remains to this day.

And talking of coffee... We would love to meet, spark ideas, create solutions. Let's get coffee!





canopius

Smart actions. Practical solutions.

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