canopius

Canopius is a global specialty lines (re)insurer. We believe that our people make us different. We challenge the prevailing wisdom, we ask the difficult questions and we are proud to offer an independent view of risk.

Together We're Better



Asia Pacific



About Canopius

Together We're Better

Canopius is a global speciality (re)insurer with operations in Australia, Bermuda, Singapore, the UK, the US, Malaysia (Labuan) and China (through Lloyd's China). We are privately owned and are proud to offer an independent view of risk – our expert people ask the difficult questions so that our clients get exactly the solutions they need.

ILS

Our ILS platform offers investors straightforward access to the (re)insurance markets, using the underwriting skill and distribution of the Canopius group.

At Canopius we genuinely want to foster a distinctive, positive culture. A culture which gives space for us all to flourish as people

Underwriting Platforms

- Lloyd's: Syndicate 4444, managed by Canopius Managing Agents Ltd
- US: surplus lines insurance company, Canopius US Insurance, Inc
- Bermuda: Canopius Reinsurance Ltd

Financial Strength Ratings

- Syndicate 4444 shares the Lloyd's ratings of: A+ (Strong), Standard & Poor's AA– (Very Strong), Fitch A (Excellent), AM Best
- Canopius US Insurance, Inc:
 A– (Excellent), AM Best
- Canopius Reinsurance Ltd: A– (Excellent), AM Best



Our Brand Values

Together We're Better

Canopius is a global specialty lines (re)insurer.

We believe our people's individuality, their critical thinking, their market insights, and ultimately their independent view of risks makes us different.

Building lasting relationships

We believe in building lasting relationships with our clients through meaningful engagement. We also encourage a style of leadership which helps people feel safe, supported and able to flourish.

"I want to work with people I enjoy working with."

Being available to respond to our clients

We are available to respond to our clients by encouraging our teams to be flexible, challenge bureaucracy and allow them the freedom to make things happen.

"This is still a people business; the personal connections you have hold more sway than other forms of communication."

Individual interaction and thoughtful dialogue

Managing complex risk often requires individual interaction and thoughtful dialogue. Our people are empowered to think expansively, to discuss, offer alternatives and find solutions.

"The more complex the risk, the more important the need for face-to-face dialogue."

Encouraging fresh thinking and curiosity

Our products and services are created by experts with significant experience in the markets which they serve. We encourage intellectual curiosity and fresh thinking.

"Complicated contracts still need people."

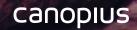




Insurance & Reinsurance

Canopius has been operating in the Asia Pacific region (APAC) for more than 10 years, with presence in Singapore, Malaysia (Labuan), Shanghai (through Lloyd's China) and Australia. Our focus is a combination of treaty reinsurance, wholesale direct and facultative property and casualty as well SME business via coverholders and brokers. Canopius opened an office in Sydney in 2019 to complement our growing APAC operations.

Our specialist underwriters offer our brokers and clients a technical approach to pricing and breadth of knowledge. Through application of our underwriting expertise and technical, proactive approach, we have the capability and flexibility to respond swiftly to market developments and structure products to match our clients' needs.



Insurance

Construction & Engineering

- Focused on project specific risks in all segments of onshore activities including: infrastructure (roads, utilities etc.), buildings, power generation and petrochemical construction
- We provide solutions to increasingly complex client requirements
- A specialist team that enables us to take a leading role, providing the necessary critical experience and expertise

Energy

- Upstream and midstream energy cover includes property physical damage, offshore construction all risks, excess third party liability, operators' extra expense/control-of-well risks
- Our specialist renewable energy team is a market leader in tailor-made 'cradle to grave' solutions, with seamless construction into operational insurance for renewable energy projects covering offshore, onshore, solar, wave and tidal, hydropower, biomass and geothermal
- Our in-house risk engineering capabilities, market know-how and experience set us apart from many of our competitors and enable us to provide strong leadership and considerable additional risk mitigation advice for our clients

Marine

- We place strong emphasis on understanding our customers' business and their risk exposures
- Our ultimate objective is to deliver a proposition that will meet our clients' needs across both underwriting and claims
- Marine hull: cover for ocean going, green and brown water risks as well as yachts, builders risk, loss of hire, increased value, war, mortgagees' interest insurance and associated products
- Marine cargo: conventional, specialist cargoes, project cargo including delay in start up and stock throughput
- Specie & fine arts: cover for fine art and museum risk, general specie, jewellers' block, vault risk, cash in transit

Heavy Industry

- Adding value for our clients by providing coverage and expertise in niche areas
- Offer a flexible approach that enables us to develop tailored solutions
- Focus on developing long-term partnerships with all of our clients

Direct & Facultative Property

- Our priority is to find a solution that will fit clients' needs and our appetite; we are willing to take all business into consideration
- Offer a technical approach to pricing and breadth of knowledge from specialist underwriters who travel extensively to maintain their knowledge of their markets, clients and products
- Through the application of our underwriting expertise and proactive approach, we have the capability and flexibility to respond swiftly to market developments and structure bespoke products



Insurance

Coverholders / Binders / MGAs

- Experienced team specialising in managing binder arrangements, lineslips and master policies
- Our team specialises in creating long term strategic partnerships with coverholders by developing a deep understanding of our clients needs, enabling us to tailor products accordingly
- We have the capacity, ability and general appetite to lead binding arrangements, but can also offer capacity as a follow market
- We work closely with our coverholders to provide insights on the ongoing performance, future growth and sustainability of their risk portfolios
- We pride ourselves on our flexibility and service, combined with sound underwriting knowledge and appropriate controls

Credit & Political Risk

- We participate on both large syndicated placements and a number of risks on a 100% basis. We work closely with brokers to provide cover appropriate to their clients' requirements. We have the capacity, ability, preference and general appetite to lead business; we take a lead or colead position for most risks in which we participate
- Products include: political all-risks, receivables protection, breach of contract/ non-payment/ non-delivery, embargo and currency inconvertibility, credit insurance and contract frustration, trade credit protection, pre-export finance protection, unfair/fair (political) calling of bonds and stand by letters of credit issued through banks, aircraft/marine (leased asset) repossession, non-honouring of refund guarantees, Reserve Base Loans (RBLs), Borrowing Base Facilities (BBFs), and other also non-trade relating lending
- Tenor Up to 15 years (20 years may be available by arrangement)

Terrorism & Political Violence

- We write both Direct and Reinsurance businesses where Lloyd's licencing permits
- The scope of coverage we offer includes Act of Terrorism and Sabotage, Riots, Strikes and/or Civil Commotion, Malicious Damage, Insurrection, Revolution or Rebellion, Mutiny and/or Coup d'Etat, War and/or Civil War, Counter-Insurgency, Active Assailant and Third Party Terrorism Liability
- We write a diverse portfolio which encompasses multinational/regional programs and country specific commercial risks predominantly within Asia and Middle East
- The majority of our business is open market placements, but we also have the ability to write facilities and binders
- We take a proactive approach to monitoring our market, with the use of external consultants to identify risk exposures
- Key industries covered include: utilities, industrial, energy, transportation, manufacturing, mining, retail, commercial, construction, leisure (including residential)



Insurance

Accident & Health

- Geographical scope: We provide accident & health solutions across Asia-Pacific, Middle East and Africa
- Reinsurance: Experienced team writing Proportional, Non-Proportional, Treaty and Facultative reinsurance (including managing facilities and binders)
- Duration: We can write short-term or multi-year coverage following either Lloyd's wordings or bespoke wordings
- Distribution: Cedents, Coverholder arrangements, Reinsurance intermediaries and open market placement where licenses permit
- Appetite: As a specialist A&H writer, we entertain a diverse portfolio of bespoke underwriting solutions that may include more hazardous risks and location as well as the more commoditised risks

Casualty

- We write a portfolio of Public & Products Liability, Umbrella and Excess of Loss risks located in Australia and New Zealand
- Target industries include but are not limited to; construction, manufacturing, food & beverage processing, logistics & small freight distribution, property owners, services to mining, sports liability, film & entertainment, home businesses & many more
- Clients cover the SME and Corporate sectors predominantly on a Primary basis and can include Major clients via Excess of Loss
- Specialising in complex risks with some sort of "twist" that will enable us to manually underwrite and provide a real differentiation in terms of understanding and service from our peers
- Offer flexibility in terms of pricing and coverage options including the ability to provide tailored bespoke solutions for your clients

Cyber

Our London-based team offers the following cyber products

- Full 1st and 3rd party cyber coverage
- Non-physical business interruption damage
- Remediation costs, including any fines and penalties
- Network security liability
- Breaches of privacy liability, including data breaches
- Technology errors and omissions
- Social engineering coverage
- Physical damage caused by cyber attack

There is a broad appetite for industry sectors, which includes but is not limited to, the following: technology, retail, healthcare, financial institutions, manufacturing, utilities and aviation. Policies are available worldwide on either an insurance or reinsurance basis, where licensing permits.



Reinsurance

Property

- We write a portfolio of catastrophe excess of loss (including non-marine and whole account), per risk excess of loss, aggregate excess of loss and pro-rata treaties
- Our client coverage includes single territory mono-line insurance operations to multinational insurance and reinsurance carriers
- We offer flexible product and pricing options, leadership and quoting service from our experienced team of market-facing underwriters

Casualty

We write a portfolio of general third party liability, employers' liability/workers' compensation, professional, financial and miscellaneous lines, motor (including unlimited protection where appropriate), and personal accident treaties

Agriculture

- We write a global portfolio of agriculture treaty business covering crops, livestock, forestry, aquaculture, parametric products
- We have appetite for pro-rata, excess of loss and stop-loss business
- Our client offerings extend to primary rate making, product design and agriculture scheme advisory

Marine

- We write marine treaty business on an excess of loss and pro-rata basis, with a preference for hull/cargo exposures
- We pride ourselves in our flexibility for our customers – both brokers and clients alike
 – and the efficient service we provide during the renewal process

Accident & Health

- We write personal accident excess of loss business either on a standalone basis or to offer a holistic approach combined with other reinsurance lines of business
- We have appetite for per person and/or per event excess of loss, stop loss and pro-rata



Our Team

Regional Leadership



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Claims

To access the correct Canopius claims handler as quickly as possible, please visit our website: www.canopius.com/ claims or email CanopiusAsiaClaims@ canopius.com /CanopiusANZClaims@ canopius.com

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