



Canopus 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

Our Business Lines

About Canopus

Together We're Better

Canopus 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 Canopus group.

At Canopus 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 Canopus Managing Agents Ltd
- US: surplus lines insurance company, Canopus US Insurance, Inc
- Bermuda: Canopus 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
- Canopus US Insurance, Inc:
A- (Excellent), AM Best
- Canopus Reinsurance Ltd:
A- (Excellent), AM Best

Our Brand Values

Together We're Better

Discover
more about
our values
here

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."

Our Business Lines

Together We're Better

Insurance

- **Accident & Health:** personal accident, sickness, sports, travel, international medical expenses
- **Casualty:** general liability, professional indemnity, FINPRO, US management and professional lines
- **Credit, Political Risk & Crisis Management:** political risk, trade credit, crisis management (sabotage and terrorism, kidnap and ransom)
- **Cyber:** full 1st and 3rd party cyber coverage, non-physical business interruption damage, remediation costs, network security liability, breaches of privacy liability, technology errors and omissions, social engineering coverage, physical damage caused by cyberattacks
- **Delegated Authority:** US binders (small/medium commercial, homeowners, commercial general liability, auto) and UK household and commercial property & SME
- **Energy:** upstream and midstream energy, property physical damage, offshore CAR, excess third party liability, operator's extra expense/control of well risks; renewable energy
- **Heavy Industry & Engineering:** chemical (organic and inorganic), mining (copper, zinc, diamonds), CAR and EAR, machinery breakdown, business interruption
- **Marine Hull, Liability & Cargo:**
 - **Hull:** Comprising of brown-water tonnage, offshore supply vessels, builders risks, war, increased value, port property, tow and voyages, mortgagees interest and yachts
 - **Liability:** Vessel protection and indemnity (protecting ship owners for liabilities arising out of the operations of their vessels), Pollution (including US "brown water" tug, barge and fishing vessels), Charterers' liability, Shipyard, Terminal and port authority liabilities
 - **Cargo:** Protection for worldwide general cargo risks on a primary and excess basis, covering both transit and stock. Coverage for physical damage and for financial consequences following physical loss or damage
- **Open Market Property:** large commercial property
- **Space:** cover satellites during all stages of their life cycle: launch, in orbit testing and in orbit operations
- **Specialist Consumer Products:** creditor, mortgage indemnity, specialist accident and health
- **Specie:** fine art, general specie, jewellers block, cash in transit, physical loss or damage to insured interest in transit and in store
- **Canopus Follow-Only Class:** Sits alongside our core business lines and aims to provide follow capacity in order to reduce the duplication of costs and improve efficiency for lead markets. Focus on Lloyd's consortia and quota shares

Our Business Lines

Together We're Better

Reinsurance

- **Agriculture:** crops, livestock, forestry, and fish farms including parametric covers
- **Casualty:** GTP, WCA, EL, PI, auto, PA, product recall and environmental
- **Engineering:** CAR, EAR, DSU, CPE, machinery breakdown and operational power
- **Marine:** hull, cargo, specie, liabilities, energy, yachts, inland marine, ports and terminals and war
- **Property:** worldwide, regional and single territory cat, per risk, aggregate XL and pro-rata
- **Protection & Indemnity:** international group, fixed premium and marine mutuals including multi-year
- **Retrocession:** property, casualty and marine XL and ILW
- **Terrorism & Political Violence:** government pools and open market including multi-class composite covers

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