

Why invest in Hiscox?



We are facing some of the most attractive market conditions we've seen in years, with tremendous pricing opportunities in big-ticket lines and a chance to substantially grow our market share in retail. Every part of our business is structurally and financially well positioned to contribute to our continued growth, with solid foundations that can support the weight of our ambitions."

Paul Cooper
Group Chief Financial Officer

A focus on generating sustainable and compounding shareholder returns

We aim to balance consistent and progressive shareholder cash returns with reinvestment into the business to support long-term growth and value creation, and as we face into favourable market conditions in our big-ticket businesses, we have sufficient capital to realise the attractive opportunities ahead.

A unique structural growth opportunity

We aim to grow the business in a way that is organic, sustainable and profitable, and the abundance of opportunity we see ahead supports this continued trajectory. In Hiscox Retail, where we are focused on building scale, our market shares remain modest and the size of the addressable market is huge, giving us plenty of headroom for growth. In our big-ticket businesses, where we now lead on more open market risks, our combination of underwriting and digital expertise differentiates us.

155%

total shareholder return over the last ten years.

Over 1.5m

total number of retail customers across the Group.

\$1.7bn

returned to shareholders over the last ten years*.

Two-thirds

Hiscox London Market currently leads over two-thirds of the business it writes.

A rated

over ten years of S&P A rating.

90%

Hiscox London Market combined ratio below 90% for three consecutive years.

50m SMEs

size of the addressable SME market across the UK, USA and Europe.

\$1bn

Over \$1 billion in premium delivered by Hiscox Re & ILS for the first time in 2022.

\$269.5m

underwriting profit[†] in 2022, the best in seven years.

*Based on special, ordinary and Scrip Dividends paid to shareholders since 1 January 2013. Excludes the final dividend proposed for 2022.

[†]Underwriting profit is defined as segment income less expenses, excluding investment result, for Retail, London Market and Re & ILS. See note 4 on page 194.

Big-ticket business

- Hiscox Re & ILS
- Hiscox London Market

Retail business

- Hiscox UK
- Hiscox Europe
- Hiscox Special Risks
- Hiscox USA
- Hiscox Asia

*2020 restated for Hiscox Special Risks.

Total Group controlled premium (\$m)

