

A new vision of risk



HAMILTON RE

We're writing the future of risk.

Hamilton Insurance Group is the Bermuda-based holding company for property and casualty insurance and reinsurance operations in Bermuda (Hamilton Re) and at Lloyd's (Hamilton at Lloyd's).

Focused and grounded in technology, we're using data to change the way insurance is written. We aim to write risk quickly, confidently and intelligently by drawing on powerful analytics and research to provide superior underwriting and investment value for our clients and shareholders.

Hamilton Re at a glance

Shareholder's equity over **\$1.6 billion** as of November 30, 2018

Rated "A-" (Excellent) by **A.M. Best**



Maintains a conservative risk profile, limiting PML to **15% of shareholder's equity in the US** and **10% for the rest of the world**

Manages risk exposures through a combination of third-party models and **HARP** (Hamilton Analytics and Risk Platform), **a proprietary risk management platform**

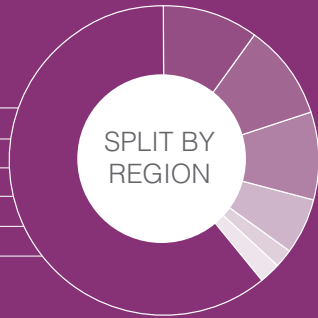
Normal maximum property treaty capacity of **\$60 million**



Premium | SPLIT BY LINE OF BUSINESS

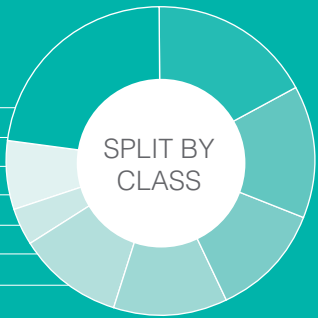
Property 40%

USA & Caribbean	61%
Europe & UK	10%
Japan	10%
Worldwide	9%
Australasia	6%
Worldwide ex USA	2%
Canada	2%



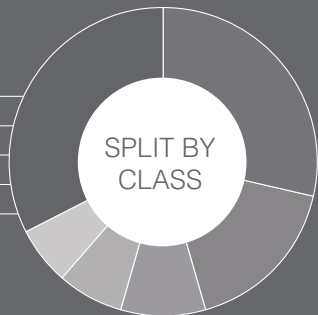
Casualty 39%

Excess/Umbrella Liability	23%
Commercial Motor	17%
Errors and Omissions	14%
General Liability	12%
Bermuda Casualty	12%
Directors and Officers	11%
Transactional Liability	4%
Other	7%



Specialty 21%

Marine & Energy	33%
Multi-Line	29%
Agriculture	17%
Aviation & Space	9%
WC/PA/A&H	7%
Terrorism/PV/Cyber	5%



Our Hamilton Re Team



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