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HISCOX USA APPOINTS CARL BACH AS BRANCH MANAGER, NEW YORK

Relocates New York City Office to Accommodate Growth

NEW YORK – Specialist insurer, Hiscox, announces the appointment of Carl Bach, Executive Vice President, to the position of Branch Manager of the firm's New York insurance operation. Mr. Bach is responsible for overseeing the development and management of broker relationships and managing business operations for the New York region, which includes New York City, Long Island, New Jersey and the Greater Philadelphia area, in addition to his existing management role as Head of Property.

Mr. Bach joined Hiscox in 2007 from ACE where he was previously President of the UK and Ireland operation and later Executive Vice President, Global Solutions, providing products and services to US based multinational companies.

To accommodate Hiscox's growth in the region, the firm has also relocated its New York City office to the 32nd Floor of 520 Madison Avenue. The new location houses the New York regional office and serves as the headquarters for Hiscox USA.

"I look forward to leading Hiscox USA's New York operation and ensuring we continue to provide flexible and intelligent underwriting solutions to our clients in this region," said Carl Bach, Branch Manager, New York. "Our new headquarters in New York City demonstrates our long-term commitment to the US market and will accommodate our recently expanded New York-based team."

In the last 18 months, Hiscox has added several new products to its already extensive range of product lines in the U.S., including Inland Marine, Construction and Commercial Property and has almost doubled its number of experienced underwriters.

The following lines of coverage are currently available from Hiscox USA's New York branch:

- Allied Healthcare Professional and General Liability Insurance
- Architects, Engineers and Construction Managers Professional Liability Insurance
- Commercial Property Insurance
- Construction Property Insurance
- Inland Marine Insurance
- Kidnap & Ransom Insurance
- Media Liability Insurance
- Miscellaneous Professional Liability Insurance
- Not-for-Profit Management Liability Insurance
- Private Company Management Liability Insurance
- Technology Errors & Omissions Insurance
- Terrorism Insurance.

In addition to New York City, Hiscox has offices in Armonk, NY; Boston, MA; Chicago, IL; Geneva, IL; Los Angeles, CA; San Francisco, CA; Kansas City, MO; and Lexington, KY.

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About Hiscox

Hiscox, the international specialist insurer, is headquartered in Bermuda and listed on the London Stock Exchange (LSE:HSX). There are three main underwriting parts of the Group - Hiscox London Market, Hiscox UK and Europe and Hiscox International. Hiscox International includes operations in Bermuda, Guernsey and the USA. Hiscox ASM Ltd, Hiscox Underwriting Ltd and Hiscox Syndicates Ltd are authorized and regulated by the UK Financial Services Authority. The ability of syndicates at Lloyd's to do business in the USA and its territories is restricted as they are not US-based insurers.

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