



Press release: December 22, 2008

## JOHN TUTERA AND ROBERT CRUZ TO JOIN HISCOX TEAM

**NEW YORK** – Hiscox (LSE: HSX), the international specialist insurer, today announced that it has appointed John Tutera as Vice President, Construction Property and Robert Cruz as Vice President, Terrorism. They are based in Hiscox's Manhattan office.

John Tutera will focus on developing the property product line for the construction industry, including contractors, design build-engineering and architectural companies, developers and project owners. He joins Hiscox from Lexington Insurance Company, where he was a Vice President and Product Line Manager in Construction Property. John has more than thirty five years' experience in the insurance and construction industries and has held positions with Zurich American Insurance Group, Reliance National Risks Specialists and CIGNA. He is a graduate of Hofstra University and holds a M.S. in Civil Engineering from New York University.

Robert Cruz will lead Hiscox's US Terrorism Underwriting operation as part of the Global Response Worldwide team. Prior to joining Hiscox, Robert spent over four years with American International Group (AIG) where he was the Practice Leader for AIG's Homeland Security Solutions. He directed a wide range of security operations for the AIG Corporate Headquarters Campus in New York City, the Atlantic Coast and Canada. Before AIG, Robert served as a Military Police Officer for eight years and held a variety of positions in the US Army. He is a graduate of St. John's University and holds a Masters of Arts, Business and Organizational Security Management from Webster University.

"John and Robert are significant additions to Hiscox's growing US presence," said Neil Bolton, President of Hiscox Global Markets in the US. "Their expertise will enable us to expand our terrorism book of business and build a new offering in the US in the construction and property sectors."

**Ends**

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### **About Hiscox**

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