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HISCOX EXPANDS US PRESENCE IN THE SOUTHEAST WITH MIAMI OFFICE OPENING

NEW YORK – Hiscox (LSE: HSX), the international specialist insurer, has today announced the opening of its Miami office further expanding its footprint in the US. The Miami office, which is located in the heart of the Brickell area, will ensure an on the ground presence for brokers located in the Southeast.

"While we have the global capabilities to meet client needs from virtually anywhere in the world, having a strong foothold in Miami will allow us to develop strong local partnerships," said Vince Josaphs, Assistant Vice President, Miscellaneous Errors & Omissions of Hiscox USA. "We look forward to growing our presence in Miami which means continuing to deliver a great service to our customers."

The following lines of coverage will be initially available through the Miami office:

- **Allied Healthcare** provides cover for a wide range of healthcare related professions including, but not limited to pharmacists, psychologists, home healthcare agencies and medical spas.
- **Architects and Engineers** built specifically with the design professional in mind covers various professions from architects, engineers, and construction managers to design-build firms and general contractors.
- **Miscellaneous Errors and Omissions (E&O)** provides cover across many industries including real estate agents, management consultants, property managers, employment agencies, printers and marketing consultants

"The Miami office opening marks another step for Hiscox in our overall growth strategy for the US market," said Ed Donnelly, President of Hiscox USA. "Miami is strategically located to enable Hiscox to leverage our best talent and competitive product offerings to take advantage of the opportunities available throughout the Southeast."

In the last six months Hiscox has grown significantly in the US. It has added several new product lines including Inland Marine and Construction, opened new offices in Lexington, KY; Boston, MA and Kansas City, MO and has almost doubled its number of experienced underwriters. Hiscox has also expanded underwriting capabilities in the Kidnap & Ransom, Terrorism, Management Liability, Entertainment Errors & Omissions and Equine sectors. The Group also plans to open a Los Angeles office by end of 2009.

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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 London Market underwrites internationally traded business in the London Market - generally large or complex business which needs to be shared with other insurers or needs the international licences of Lloyd's. Hiscox UK and Hiscox Europe offer a range of specialist insurance for professionals and business customers, as well as high net worth individuals. Hiscox International includes operations in Bermuda, Guernsey and USA. Hiscox Insurance Company Limited, Hiscox Underwriting Limited and Hiscox Syndicates Ltd are regulated by the Financial Services Authority.

For further information, visit www.hiscox.com.

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