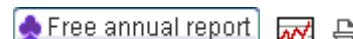


Regulatory Announcement

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Company Hiscox Ltd
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 Hiscox Ltd
 03 March 2008

Hiscox Ltd Announcement

Syndicate 33 Result and Estimates

Hiscox Ltd, the specialist insurer, today releases the final result for Syndicate 33 for the 2005 year of account. The company also announces its current estimate for Syndicate 33 for the 2006 year of account and an initial estimate for the 2007 year of account.

The result for 2005 and the estimates for 2006 and 2007, expressed as a percentage of capacity, are as follows:

Year of Account	Final result	Previous estimate	Capacity	Hiscox Share
2005	2.7%	-7.5% to 2.5%	£774m	71%
	Current estimate			
2006	17.5% to 25.0%	15% to 22.5%	£832m	73%
2007	7.5% to 15.0%	—	£874m	73%

- Ends -

For further information:

Hiscox Ltd

Robin Mehta Company Secretary +1 441278 8300
 Kylie O'Connor Head of Communications, London +44 (0) 20 7448 6656

Maitland

Suzanne Bartch +44 (0) 20 7379 5151
 Richard Farnsworth +44 (0) 20 7379 5151

Notes to editors

1. The Syndicate result and estimates are after standard personal expenses, such as Managing Agent fees and profit commission and all charges levied directly on syndicates by Lloyd's, but before Members Agents' charges.

2. Hiscox, headquartered in Bermuda, is a specialist insurance group listed on the London Stock Exchange. There are three main underwriting parts of the Group - Hiscox Global Markets, Hiscox UK and Europe, and Hiscox International. Hiscox

Global Markets underwrites mainly 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 Ltd, Hiscox Underwriting Ltd, Hiscox ASM Ltd and Hiscox Syndicates Ltd are authorised and regulated by the Financial Services Authority.

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