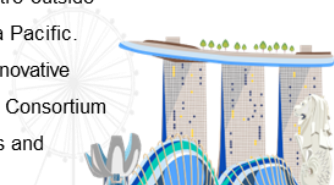


## Lloyd's Asia

Lloyd's Asia, the Market's largest underwriting centre outside London, anchors (re)insurance activity across Asia Pacific.

Continued investment in underwriting expertise, innovative products, and capacity pooling, alongside the new Consortium wording, strengthens our partnerships with brokers and coverholders to address complex client risks.

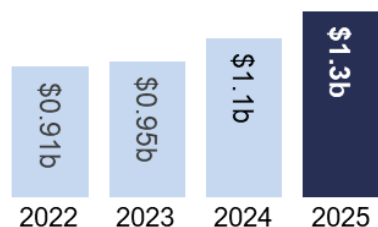


### Financial Key Performance Indicators 2025

Lloyd's Asia continues to exhibit strong underwriting performance supported by stable and consistent underwriting by committed Service Companies.

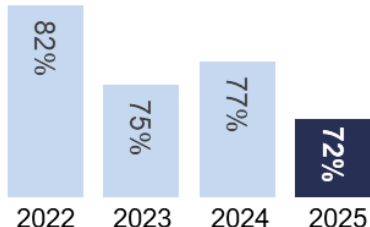
Gross written premium

**\$1.3B**



Combined Ratio

**72%**



Gross written premium



■ Loss Ratio      ■ Acquisition Cost Ratio  
 ■ Management Expense Ratio      ■ Combined Ratio

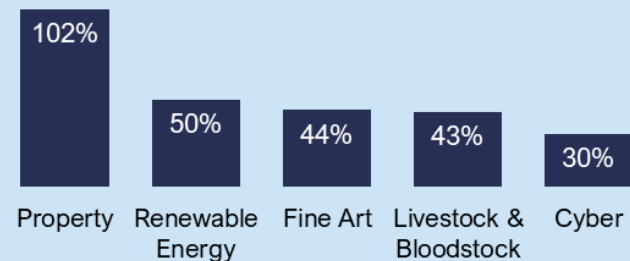
### A regional hub for underwriting excellence Lloyd's Asia Market Participants



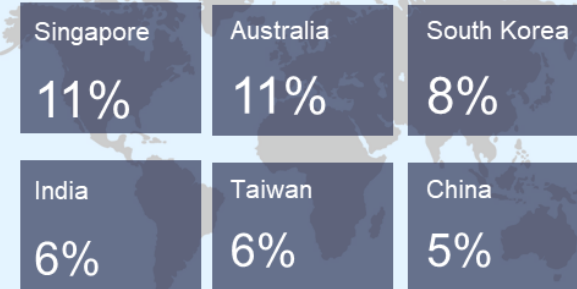
### Diversification and Growth

Our Singapore platform continues to focus on developing both existing and new Products.

Top Growth CoB (5-YR CAGR)



### Top Risk Domicile



### Strategic Pooling Capacities

Renewable Energy	USD 150mn Maximum Capacity per Project	MARKEL, chaucer, Munich RE
Commercial D&O	USD 40mn Maximum Line Size	beazley, MARKEL, NEWLINE GROUP, The Hartford
Commercial Crime	USD 20mn Maximum Line Size	beazley, MARKEL, NEWLINE GROUP, The Hartford
Contingency	USD 10mn Maximum Line Size	beazley, Munich RE
Cyber	USD 20M Excess of Loss	Antares, Munich RE, NEWLINE GROUP, TOKIOMARINE KILN

### Singapore LMA Consortium Wording

In 2023, Lloyd's Asia introduced a model wording enabling syndicates to join a fully delegated consortium. Adapted from LMA3145A (Consortium Agreement) and aligned with Singapore law. The wording allows leaders to bind followers at agreed participation levels, potentially increasing total line size offered to brokers.

Political Violence	USD 250mn Maximum Capacity	TOKIOMARINE KILN, The Hartford
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