

Helios Underwriting PLC

Capital Market's Event

21st October

CHAIRMAN'S INTRODUCTION

FWU
HELIOS UNDERWRITING

Helios management team



LOUIS TUCKER

CHIEF
EXECUTIVE OFFICER



JOHN CHAMBERS

NON-EXECUTIVE
CHAIRMAN



ADHIRAJ MAITRA

CHIEF
FINANCIAL OFFICER



JEN TAN

HEAD OF
PORTFOLIO STRATEGY

The London Insurance Market is a significant and growing contributor to the UK economy

CONTRIBUTION TO UK GDP - £49BN

% OF UK GDP - 2.0%

% OF LONDON GDP - 8.5%

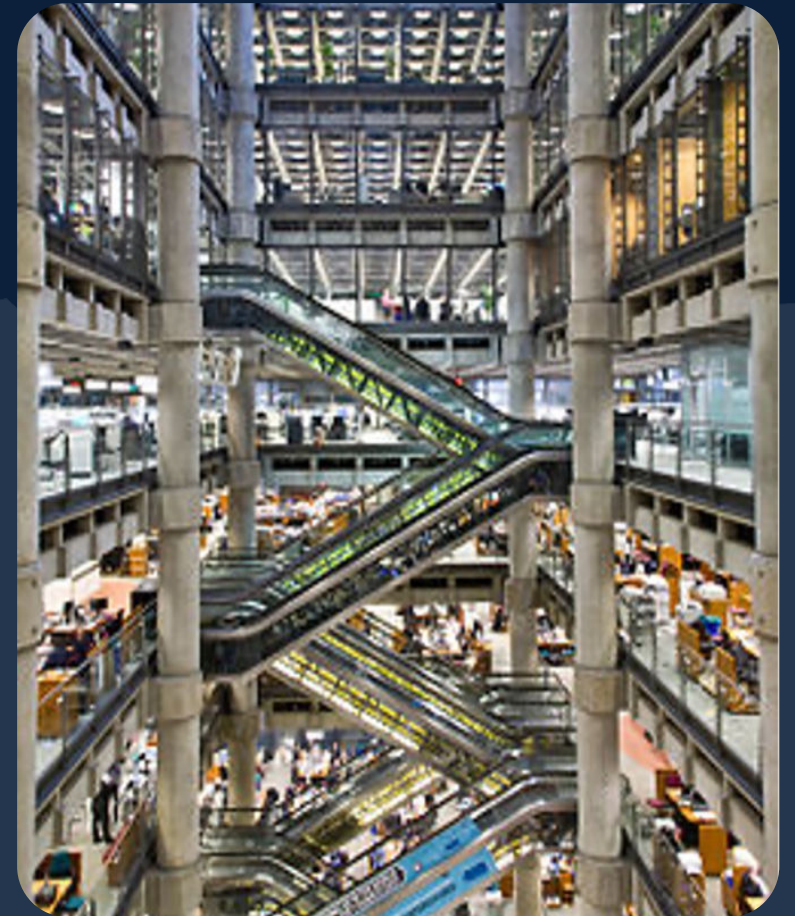
LONDON MARKET EMPLOYMENT - 60,000

LONDON MARKET PREMIUM VOLUME £110BN OF WHICH
LLOYD'S IS £60BN

7%+ CAGR OVER PAST 10 YEARS

LLOYD'S MARKET PROFIT - 2024 £9.6BN (2023 £10.7BN)

HELIOS SHARE OF LLOYD'S PREMIUM - 0.85%



What does Lloyd's insure?

THE LEADING MARKET FOR COMPLEX AND DIFFICULT RISKS



Reasons to be fearful

GROWING RISKS IN AN INCREASINGLY VOLATILE WORLD



GEOPOLITICAL RISK



CYBER RISK



CLIMATE CHANGE



SOCIAL INFLATION

Key drivers of future premium growth

INCREASING PERCEPTION OF RISK DRIVES DEMAND FOR INSURANCE



GEOPOLITICAL RISK



CYBER RISK



CLIMATE CHANGE



SOCIAL INFLATION

Conclusion



- Insurance is a long-term growth industry.
- Insurers benefit from high interest rates and steady inflation.
- Lloyd's is the world's leading insurance market.
- It is the most capital efficient place for an insurer to do business.
- Helios is the smartest way for investors to get exposure to Lloyd's.

The logo consists of the letters 'H' and 'U' in a stylized, bold font. The 'H' is white and the 'U' is orange. The 'U' has a unique, rounded, and slightly overlapping design.

HELIOS UNDERWRITING