LLOYD'S

Lloyd's Asia

Financial Lines



> Amidst growing concerns among businesses due to sluggish economic growth, uncertain conditions, and ongoing geopolitical tensions, the year ahead remains challenging.
>
> However, with technological advancements and an increasing focus on risk management, the financial lines insurance market in Asia is set to evolve accordingly. Lloyd's syndicates will continue to innovate and offer new solutions to address emerging risks.
>
> **Ray Lim**
> Underwriter, Professional and Financial Risks & Cyber
> Markel
>
> **Jayrius Lai**
> Financial Lines Underwriter
> Newline

Our Performance

Lloyd's Asia wrote over **USD120m** in GWP across all Financial Lines classes of business in 2025. This represents 12% year-on-year growth, in which New Business grew by 32%.

Our Key Marine Products

Cyber	Directors & Officers	Professional Indemnity	Financial Institutions
Technology Errors & Omissions	Manufacturer's Errors & Omissions	Transactional Liability	Medical Malpractice

Our Appetite Matrix (USDm)

Service Company	Cyber		D&O		PI		FI		Med Mal		Manufacturer's E&O	
	Max limit per risk	Lead/Follow	Max limit per risk	Lead/Follow	Max limit per risk	Lead/Follow	Max limit per risk	Lead/Follow	Max limit per risk	Lead/Follow	Max limit per risk	Lead/Follow
Allied World	On a coverholder basis only	On a coverholder basis only	N/A	N/A	N/A	N/A	N/A	N/A	25	Both	N/A	N/A
Antares	5	Lead & Follow for Excess layer	5	Follow for Primary; Lead & Follow for Excess layer	10	Follow for Primary; Lead & Follow for Excess layer	5	Follow for Primary; Lead & Follow for Excess layer	N/A	N/A	5	Follow for Primary; Lead & Follow for Excess layer
canopius	N/A	N/A	10	Follow for Primary; Lead & Follow for Excess layer	10	Follow for Primary; Lead & Follow for Excess layer	10	Follow for Primary; Lead & Follow for Excess layer	N/A	N/A	N/A	N/A
beazley	15	Both	15	Both	5	Both	10	Both	10	Both	N/A	N/A
MARKEL	5	Both	15	Both	15	Both	10	Both	N/A	N/A	N/A	N/A
Munich RE / Munich Re Specialty	10	Both	7	Both	7	Both	7	Both	N/A	N/A	N/A	N/A
Newline	5	Follow for XOL only	15	Both	10	Both	10	Both	10	Both	5	Follow for XOL only
Tokio Marine Kiln	10	Both	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
The Hartford	N/A	N/A	10	Both	10	Both	10	Both	N/A	N/A	N/A	N/A
Total Lloyd's Asia Capacity	**50**		**62**		**57**		**52**		**45**		**12.5**	

LLOYD'S

Lloyd's Asia

Financial Lines

Our Underwriters

Allied World

Hwan Kim
Senior Vice President, Underwriting Head
hwankim@awac.com

Mandy Wong
Assistant Vice President, Underwriter
mandy.wong@awac.com

Brandon Silva
Assistant Vice President, Underwriter
brandon.silva@awac.com

Antares

Yeo Li Shan
CEO (Principal Officer)
LSyeo@antaresglobal.com

Cheryl Cheng
Financial Lines Underwriter
ccheng@antaresglobal.com

Beazley

Nicholas Tey
Regional Manager, Asia – International Financial Lines
nicholas.tey@beazley.com

Chia Wen Chye
Underwriter – IFL
chiawen.chye@beazley.com

Dindson Phua
Underwriter – Int Miscellaneous Medical & Life Sciences
dindson.phua@beazley.com

Hatty Monroe
Underwriter – IFL
hatty.monro@beazley.com

Jae Pak
Underwriter – Product Recall
jae.pak@beazley.com

Mike Lu
Underwriter – IFL
mike.lu@beazley.com

Wei Xiang Yeo
Underwriter – IFL
weixiang.yeo@beazley.com

Teck Siong Ng
Regional Manager – Cyber Risks
tecksiong.ng@beazley.com

Kylie Chan
Underwriter – Cyber Risks
kylie.chan@beazley.com

Estee Chong
Product Specialist – Financial Institutions
estee.chong@beazley.com

Sharmayne Koh
Assistant Underwriter – Cyber Risks
sharmayne.koh@beazley.com

The Hartford

Zhenghong Pan
Principal Officer Singapore and
Underwriting Manager Financial Lines
zhenghong.pan@thehartford.com

Markel

Olga Wong
Professional Financial Risks
Senior Underwriter
olga.wong@markel.com

Gordon Lam
Senior Underwriter, Professional and Financial Risks & Cyber
gordon.lam@markel.com

Ada Lam
Senior Underwriter, Professional and Financial Risks & Cyber
ada.lam@markel.com

Ray Lim
Underwriter, Professional and Financial Risks & Cyber
ray.lim@markel.com

Crysten Fok
Underwriter, Professional and Financial Risks & Cyber
crysten.fok@markel.com

Tina Cheung
Underwriter, Professional and Financial Risks & Cyber
tina.cheung@markel.com

Munich Re

Winnie Chew
Underwriter, Cyber and Financial Institutions
WChew@munichre.com

Newline

Susan Chew
Head of Liability
schew@newlinegroup.com

Andy Ang (Malaysia)
Senior Underwriter,
Financial Lines & Liability
Aang@newlinegroup.com

Jayrius Lai
Financial Lines Underwriter
jlai@newlinegroup.com

Song Ju Lee
Financial Lines Underwriter
songjulee@newlinegroup.com

Tokio Marine Kiln

Georgie Furness Smith
Cyber Underwriter, Asia Pacific
Georgie.furnesssmith@tokiomarinekiln.com