



SOMPO  
INTERNATIONAL

INSURANCE

# Sompo International Insurance

Financial Report – 1st Quarter 2017



## INSURANCE LINES

**ARMtech** Our U.S. crop insurance subsidiary, ARMtech, offers multi-peril crop insurance, crop hail, livestock risk protection and other agricultural risk management products through independent agents.

**Bermuda Insurance** Working through an international network of brokers, we serve insureds ranging from mid-sized companies to the largest multinational corporations providing the following products:

- Direct & Facultative Property
- Excess Casualty
- Healthcare Liability
- Professional Lines (Commercial Management Liability, Sompo Pro, Financial Institutions)

**Global Risk Solutions** Serving the Real Estate & Hospitality, Financial Institutions, and Professional Services industries where we have depth of expertise, we work exclusively through retail brokers, focusing on middle-market and large accounts. We offer the following products:

- Property
- General Liability
- Package
- Auto
- Workers' Comp
- Umbrella/Excess Casualty
- Professional Lines (Real Estate & Hospitality)
- Builders' Risk
- Environmental
- Surety
- Weather Protection

**London Market Insurance** Working through our London-based platform and our Lloyd's syndicate, Endurance at Lloyd's, to service accounts around the world, we offer the following products through our broad distribution network outside of North America:

- Accident & Health
- Aerospace
- Casualty
- Energy
- Marine
- Political & Financial Risk
- Professional Lines (Professional Indemnity, Management Liability, Financial Institutions)
- Property

**U.S. Insurance** Servicing clients from small businesses to multi-nationals, our specialized teams offer a diversified set of insurance products through our network of wholesale and retail brokers, MGUs and binding agents including:

- Aviation via W. Brown Associates
- Commercial Property
- Excess Casualty – E&S
- Excess Casualty – Retail
- Healthcare Liability
- Inland Marine
- Middle Market Property
- Ocean Marine
- Primary Casualty – E&S
- Professional Lines (Commercial Management Liability, Sompo Pro, Financial Institutions)
- Property – E&S
- Small Commercial Package & GL (Sompo Express)
- Surety

## SOMPO INTERNATIONAL FINANCIAL HIGHLIGHTS<sup>1</sup>

(in millions of U.S. dollars)

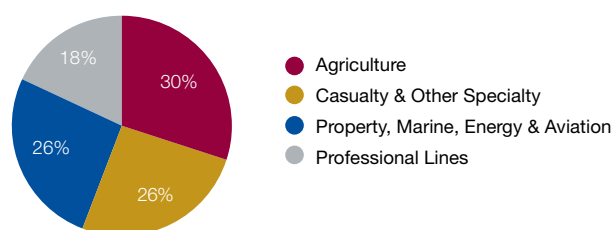
	QUARTER ENDED MAR 31, 2017 (Unaudited)	QUARTER ENDED MAR 31, 2016 (Unaudited)	YEAR ENDED DEC 31, 2016 (Audited)	YEAR ENDED DEC 31, 2015 (Audited)
<b>SOMPO INTERNATIONAL</b>				
Gross Premiums Written	\$1,778.9	\$1,611.7	\$4,202.2	\$3,320.9
Net Premiums Written	\$1,019.6	\$938.8	\$2,369.9	\$1,950.5
Net Income	\$19.4	\$115.6	\$357.0	\$344.1
Total Assets	\$15,383.2	\$14,282.2	\$14,122.9	\$13,241.5
Total Shareholders' Equity <sup>2</sup>	\$4,936.3	\$4,983.4	\$4,882.4	\$4,856.3
<b>SOMPO INTERNATIONAL INSURANCE</b>				
Gross Premiums Written	\$989.9	\$835.1	\$2,570.5	\$2,085.9
Net Premiums Written	\$446.8	\$370.9	\$1,056.3	\$880.4

<sup>1</sup> Excludes SJNK Europe, Sompo America and Sompo Canopus.

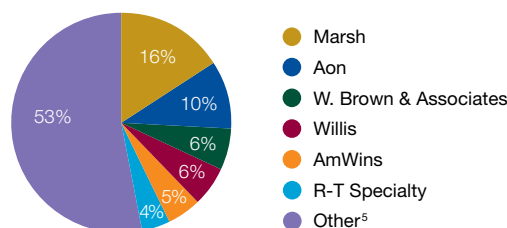
<sup>2</sup> Total shareholders' equity excludes non-controlling interests.

### Twelve Months Ended March 31, 2017<sup>3</sup>

Insurance Gross Premiums Written = \$2,725.3 Million



### Production by Major Brokers on Gross Premiums Written<sup>3, 4</sup>



<sup>3</sup> Excludes SJNK Europe, Sompo America and Sompo Canopus.

<sup>4</sup> Excludes ARMtech, which distributes Agriculture insurance through independent agents.

<sup>5</sup> Includes multiple brokers with less than 3% share.

## ABOUT SOMPO

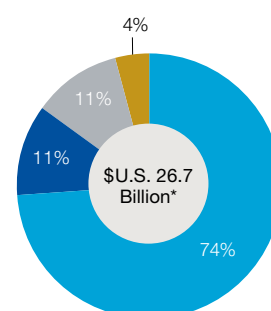
The Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc. (Sompo), which was founded in Japan in 1887 and is currently traded on the Tokyo Stock Exchange. Sompo is a highly respected insurance company with more than 76,000 employees operating in 32 countries throughout Europe, North America, Central and South America, Asia and Oceania, and the Middle East and Africa.

Sompo International is backed by the financial strength of Sompo's core business, Sompo Japan Nipponkoa Insurance Inc. (SJNK), one of the largest property and casualty insurance groups in the Japanese domestic market.

### YEAR ENDED MARCH 31, 2017 (in millions of U.S. dollars)

	Sompo Holdings Inc.	SJNK
Total Assets	\$106,348	\$67,464
Shareholders' Equity	\$8,366	\$4,773
Net Premiums Written	\$27,191	\$19,304

### Sompo Holdings Inc. Net Premiums for the Year Ended March 31, 2017



## FINANCIAL STRENGTH RATINGS

COMPANY	A.M. BEST	S&P	LOCATION
Sompo Japan Nipponkoa Insurance Inc.	A+	A+	Japan
<i>Sompo International's wholly owned operating subsidiaries contribute to our excellent financial strength by maintaining the following ratings:</i>			
Endurance Specialty Insurance Ltd.	A+	A	Bermuda
Endurance Assurance Corporation (formerly ERCA)	A+	A	U.S.
Endurance Worldwide Insurance Limited	A+	A	U.K.
Endurance American Insurance Company	A+	A	U.S.
Endurance American Specialty Insurance Company	A+	A	U.S.
Endurance Risk Solutions Assurance Co.	A+	A	U.S.
Endurance at Lloyd's*	A	A+	U.K.
American Agri-Business Insurance Company	A+	N/A	U.S.

- Domestic P&C
- Overseas Insurance
- Domestic Life
- Nursing Care & Healthcare

\* Excludes asset management and defined contribution segments.

\* Accounts written through our Lloyd's Syndicate 5151, benefit from the market's common rating, supported by the Lloyd's Central Fund. Lloyd's is rated A (Excellent) by A.M. Best and A+ (Strong) by Standard and Poor's.



# Sompo International

## INSURANCE LEADERSHIP

### **John A. Kuhn**

Chief Executive Officer,  
Global Insurance  
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### **Michael Chang**

Chief Executive Officer,  
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### **Graham Evans**

Chief Executive Officer,  
London Market Insurance  
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### **Michael Smith**

President & Chief Executive Officer,  
ARMtech Insurance Services, Inc.  
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### **Christopher Sparro**

Chief Executive Officer,  
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## Sompo International

### INSURANCE LOCATIONS

#### **BERMUDA (Headquarters)**

Waterloo House  
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