



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, Somp 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, Somp Pro, Financial Institutions)
- Property – E&S
- Small Commercial Package & GL (Somp Express)
- Surety

SOMPO INTERNATIONAL FINANCIAL HIGHLIGHTS¹

(in millions of U.S. dollars)

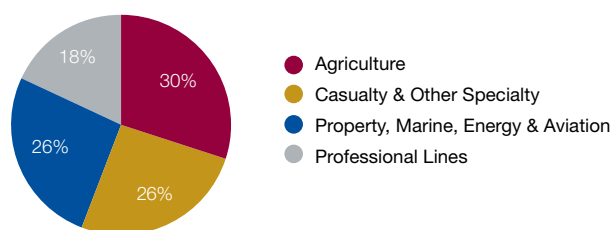
	QUARTER ENDED MAR 31, 2017 (Unaudited)	QUARTER ENDED MAR 31, 2016 (Unaudited)	YEAR ENDED DEC 31, 2016 (Audited)	YEAR ENDED DEC 31, 2015 (Audited)
SOMPO INTERNATIONAL				
Gross Premiums Written	\$1,778.9	\$1,611.7	\$4,202.2	\$3,320.9
Net Premiums Written	\$1,019.6	\$938.8	\$2,369.9	\$1,950.5
Net Income	\$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 ²	\$4,936.3	\$4,983.4	\$4,882.4	\$4,856.3
SOMPO INTERNATIONAL INSURANCE				
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

¹ Excludes SJNK Europe, Somp America and Somp Canopus.

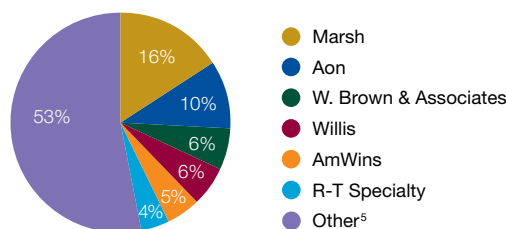
² Total shareholders' equity excludes non-controlling interests.

Twelve Months Ended March 31, 2017³

Insurance Gross Premiums Written = \$2,725.3 Million



Production by Major Brokers on Gross Premiums Written^{3,4}



³ Excludes SJNK Europe, Somp America and Somp Canopus.

⁴ Excludes ARMtech, which distributes Agriculture insurance through independent agents.

⁵ 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.

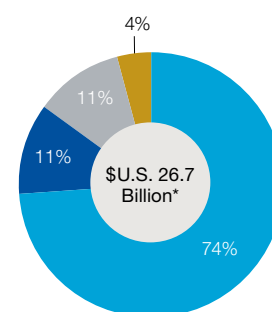
YEAR ENDED MARCH 31, 2017 (in millions of U.S. dollars)		
	Sompo Holdings Inc.	SJNK
Total Assets	\$106,348	\$67,464
Shareholders' Equity	\$8,366	\$4,773
Net Premiums Written	\$27,191	\$19,304

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.

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



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

* Excludes asset management and defined contribution segments.

Sompo International

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