



SOMPO
INTERNATIONAL

REINSURANCE

Sompo International Reinsurance

Financial Report – 1st Quarter 2018



Financial Strength Ratings

Sompo International

A.M. Best - A+ (Superior)

XV Financial Strength

Upgrade effective March 2017

Standard & Poor's - A+ (Strong)

Upgrade effective May 2018

Endurance at Lloyd's*

A.M. Best - A (Excellent)

Standard & Poor's - A+ (Strong)

* Accounts written through our Lloyd's Syndicate 5151 utilize the market's common rating, supported by the Lloyd's Central Fund.

About Sompo International

Sompo International is a leading global specialty provider of property and casualty insurance and reinsurance. With extensive product specialist skills, deep local market knowledge, and significant capacity we deliver sustainable solutions to address our clients' and brokers' evolving needs – both today and into the future.

- Sompo International is headquartered in Bermuda with staff in the United States, the United Kingdom, Switzerland, Belgium, France, Germany, Italy, Spain, Mexico and Singapore.
- Gross written premiums were approximately \$5.1 billion in 2017.¹

About Sompo Holdings, Inc.

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 under the ticker symbol TSE (8630).

- Sompo is a highly respected insurance company with more than 80,000 employees operating in 32 countries throughout Europe, North America, Central and South America, Asia and Oceania, and the Middle East and Africa.
- Sompo's largest business, Sompo Japan Nipponkoa Insurance Inc., is one of the leading property and casualty insurance groups in the Japanese domestic market with approximately 27% market share.
- Sompo's net premiums for the year ended March 31, 2018 were \$27 billion USD.
- As of March 31, 2018, Sompo has more than \$110 billion USD in total assets along with \$18 billion USD in net assets.

SOMPO INTERNATIONAL FINANCIAL HIGHLIGHTS¹

(in millions of U.S. dollars)

	QUARTER ENDED MAR 31, 2018 (Unaudited)	QUARTER ENDED MAR 31, 2017 (Unaudited)	YEAR ENDED DEC 31, 2017 (Audited)	YEAR ENDED DEC 31, 2016 (Audited)
SOMPO INTERNATIONAL				
Gross Premiums Written ²	\$2,193.6	\$1,778.9	\$5,108.1	\$4,202.2
Net Premiums Written ²	\$1,284.1	\$1,019.6	\$2,877.3	\$2,369.9
Total Assets	\$20,320.7	\$15,383.2	\$19,007.4	\$14,122.9
Total Shareholders' Equity ³	\$6,946.0	\$4,936.3	\$7,036.3	\$4,882.4
SOMPO INTERNATIONAL REINSURANCE				
Gross Premiums Written	\$1,025.8	\$789.0	\$1,716.0	\$1,631.7
Net Premiums Written	\$771.7	\$572.9	\$1,380.3	\$1,313.7

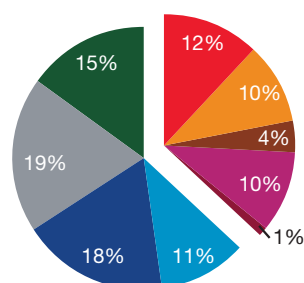
For more detailed financial information, please visit www.sompo-hd.com/en/ir/financial

Sompo International Business Mix Trailing 12 Months Ended March 31, 2018

Gross Premiums Written = \$5,457.7 Million^{1,4}

Insurance (63%)

- Agriculture
- Casualty & Other Specialty
- Property, Marine, Energy & Aviation
- Professional Lines



¹ Excludes Sompo Japan Nipponkoa Insurance Company of Europe Limited.

² In 2017 Sompo America was integrated into Sompo International. Gross Premiums Written of \$413.9M and Net Premiums Written of \$193.7M are included in full year 2017 financials.

³ Total Shareholders' Equity excludes non-controlling interests.

⁴ Includes weather derivative premiums.

⁵ Includes multiple brokers with less than 3% share.

⁶ Based on trailing 12 months.



**SOMPO
INTERNATIONAL**

REINSURANCE

About Sompo International Reinsurance

- Sompo International Reinsurance underwrites casualty, including professional lines, catastrophe, property, weather, and specialty lines of reinsurance including agriculture, aviation, energy, engineering, marine, mortgage & financial, political risk, surety and trade credit.
- We have highly experienced teams of specialized reinsurance underwriters located in key reinsurance markets including Bermuda, London, New York, Singapore and Zurich, supported by knowledgeable actuarial, analytical, legal and claims professionals along with proprietary risk modeling and underwriting tools.

Reinsurance Highlights

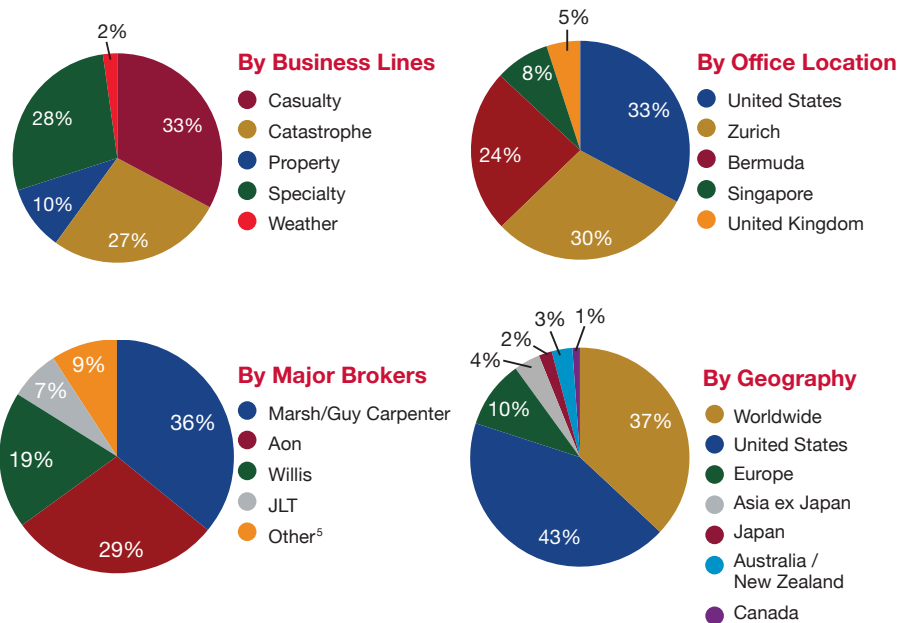
Over the last several years, Sompo International Reinsurance has achieved significant global expansion while delivering strong financial results. We continue to grow our reinsurance portfolio with an appropriate balance across products, geographies and distribution channels. Our growth is achieved by partnering with our clients to design and implement risk management solutions which utilize our enhanced product offerings and financial strength.

- In 2017, all assumed reinsurance underwriting within Sompo was consolidated and fully integrated under Sompo International.
- In March 2018, we acquired A&A, S.r.l., a leader in the Italian agriculture insurance market, in order to further develop the ability of AgriSompo, Sompo International's global agriculture platform, to deliver innovative insurance, reinsurance and weather indexed products to our agriculture partners worldwide.
- Blue Capital and its entities are now more closely aligned to Sompo International's underwriting teams and continue to offer our clients both fronted (A+ rated paper) and collateralized reinsurance options that now cover a wider range of products including catastrophe, agriculture and weather risks.

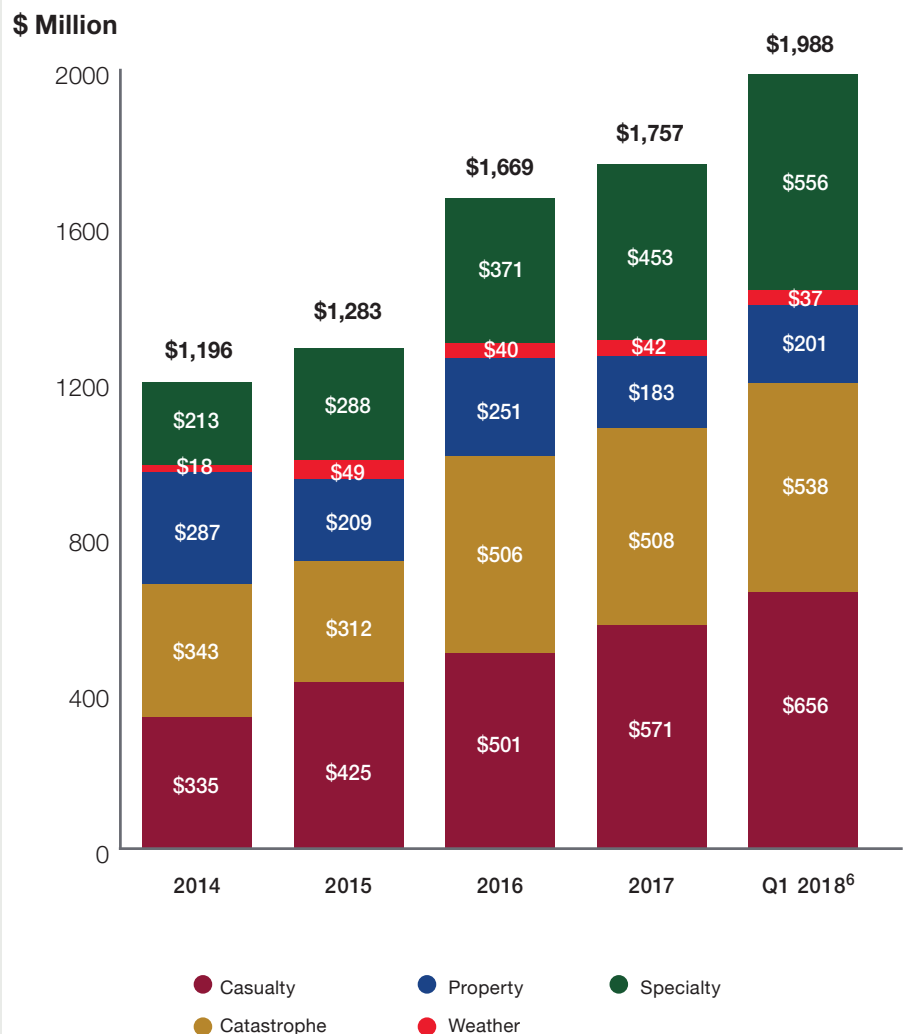
Sompo International Reinsurance Gross Written Premiums

Reinsurance Gross Premiums Written = \$1,988.3 Million^{1,4}

12 Months Ended March 31, 2018



Sompo International Reinsurance Gross Written Premiums^{1,4}





Sompo International

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