



SOMPO
INTERNATIONAL

REINSURANCE

Sompo International Reinsurance

Financial Report – 3rd Quarter 2018



Financial Strength Ratings

Sompo International

A+ (Superior) - A.M. Best
XV Financial Strength

A+ (Strong) - Standard & Poor's

Endurance at Lloyd's*

A (Excellent) - A.M. Best
A+ (Strong) - Standard & Poor's

* 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 Belgium, France, Germany, Italy, Luxembourg, Mexico, Singapore, Spain, Switzerland, the United Kingdom and the United States.
- We launched SI Insurance (Europe), SA, in Luxembourg to ensure uninterrupted service and capacity to our clients across the European Economic Area well ahead of Brexit.

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 30 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 September 30, 2018 were \$25 billion USD.
- As of September 30, 2018, Sompo has \$107 billion USD in total assets along with \$16 billion USD in net assets.

SOMPO INTERNATIONAL FINANCIAL HIGHLIGHTS

(in millions of U.S. dollars)

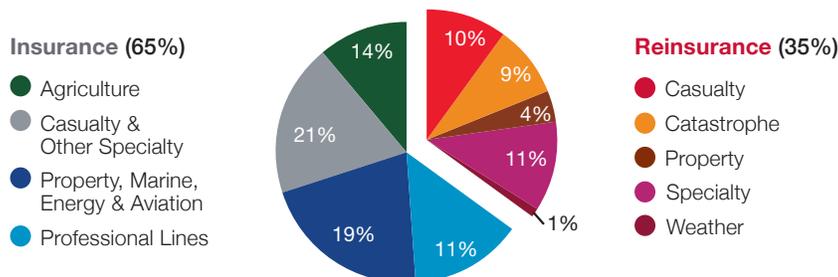
	QUARTER ENDED SEPT 30, 2018 (Unaudited)	9 MONTHS ENDED SEPT 30, 2018 (Unaudited)	YEAR ENDED DEC 31, 2017 (Audited)	YEAR ENDED DEC 31, 2016 (Audited)
SOMPO INTERNATIONAL				
Gross Premiums Written ^{1,2}	\$1,055.3	\$4,870.9	\$5,108.1	\$4,202.2
Net Premiums Written ^{1,2}	\$480.9	\$2,673.5	\$2,877.3	\$2,369.9
Total Assets	\$21,209.6	\$21,209.6	\$19,007.4	\$14,122.9
Total Shareholders' Equity ³	\$7,012.6	\$7,012.6	\$7,036.3	\$4,882.4
SOMPO INTERNATIONAL REINSURANCE				
Gross Premiums Written	\$207.0	\$1,794.2	\$1,716.0	\$1,631.7
Net Premiums Written	\$149.2	\$1,383.5	\$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 September 30, 2018

Gross Premiums Written = \$5,867.0 Million^{1,2,4}



¹ In 2018 Sompo Japan Nipponkoa Insurance Company of Europe Limited was integrated into Sompo International with Gross Premiums Written of \$107.9M and Net Premiums Written of \$5.2M for the nine months ended September 30, 2018.

² In 2017 Sompo America was integrated into Sompo International with Gross Premiums Written of \$413.9M and Net Premiums Written of \$193.7M.

³ Total Shareholders' Equity excludes non-controlling interests.

⁴ Includes weather derivative premiums.



**SOMPO
INTERNATIONAL**

REINSURANCE

About Sompo International Reinsurance

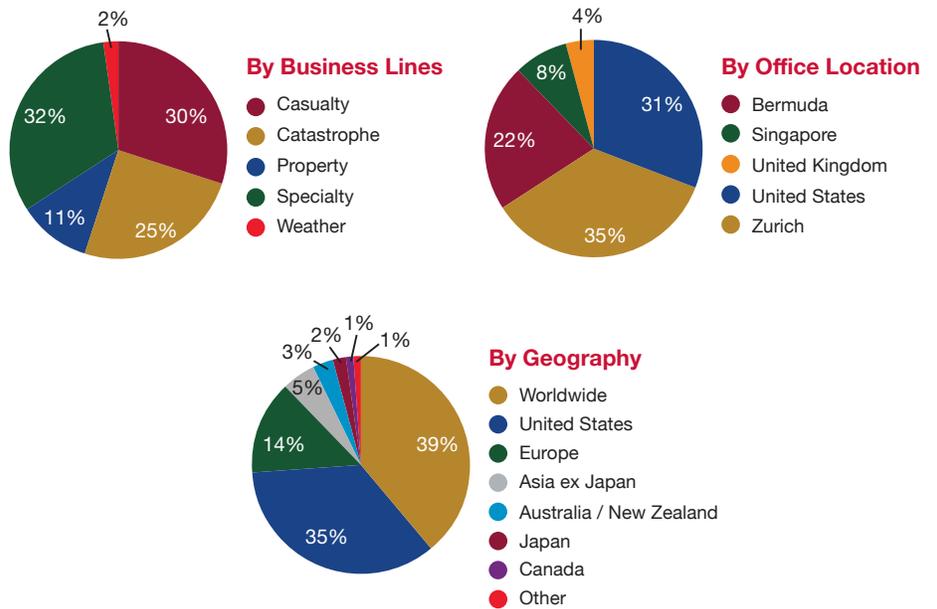
- Sompo International Reinsurance underwrites casualty, including professional lines, catastrophe, property, weather, and specialty lines of reinsurance including agriculture, aviation, energy, engineering, marine, mortgage & financial, political risk, surety and trade credit.
- We have highly experienced 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

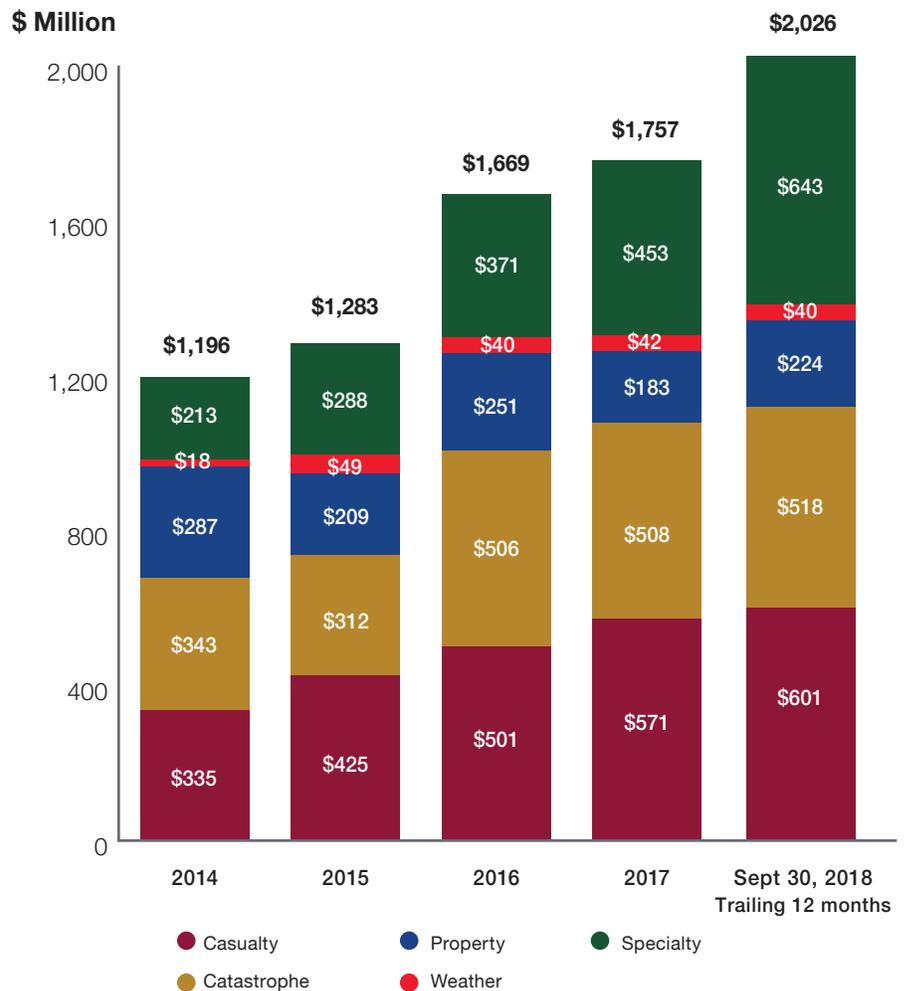
Over the last several years, Sompo International Reinsurance has achieved significant global expansion while delivering strong financial results. We continue to grow our reinsurance portfolio with an appropriate balance across products, geographies and distribution channels. Our growth is achieved by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

- We recently formed a new Specialty & Casualty Facultative Reinsurance operation in the U.S., to deliver Worker's Compensation and Commercial Auto Liability products, using an industry leading automated modeling and pricing system. This new business enhances our facultative offerings while complementing our strong casualty treaty business.
- We continue to expand our AgriSompo global agriculture platform and have formed a strategic partnership with SV SparkassenVersicherung, one of the largest public German insurance companies, to jointly develop and introduce innovative agriculture products for the German market. This partnership and other initiatives will enable us to continue delivering cutting-edge insurance and reinsurance solutions to agribusinesses and insurance companies worldwide.
- We launched SomPro, an integrated platform bringing together our global network of professional liability underwriting teams to deliver a broad range of financial lines and cyber insurance and reinsurance products. Across our SomPro teams, we underwrite approximately \$1 billion in gross written premiums globally.

Reinsurance Gross Premiums Written = \$2,025.9 Million⁴ 12 Months Ended September 30, 2018



Reinsurance Gross Premiums Written⁴





Sompo International

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