



SOMPO
INTERNATIONAL

REINSURANCE

Sompo International Reinsurance

Financial Report – 4th Quarter 2017



Financial Strength Ratings

Sompo International

A.M. Best - A+ (Superior - Stable Outlook)
 XV Financial Strength
 Standard & Poor's - A (Strong - Positive Outlook)

Endurance at Lloyd's*

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

Sompo Japan Nipponkoa Insurance Inc.

A.M. Best - A+ (Superior - Stable Outlook)
 XV Financial Strength
 Standard & Poor's - A+ (Strong - Stable Outlook)

* Accounts written through our Lloyd's Syndicate 5151, benefit from 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 and Singapore, and underwriting agencies in the Netherlands and France.
- Gross written premiums increased from approximately \$3.4 billion in 2014 to \$5.1 billion in 2017.¹

About Sompo Holdings, Inc.

The Sompo International companies are wholly owned subsidiaries of 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 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's largest business, Sompo Japan Nipponkoa Insurance Inc. (SJNK), 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 December 31, 2017 were \$25.2 billion USD.
- As of December 31, 2017, Sompo has more than \$110 billion USD in total assets along with \$18 billion USD in net assets.

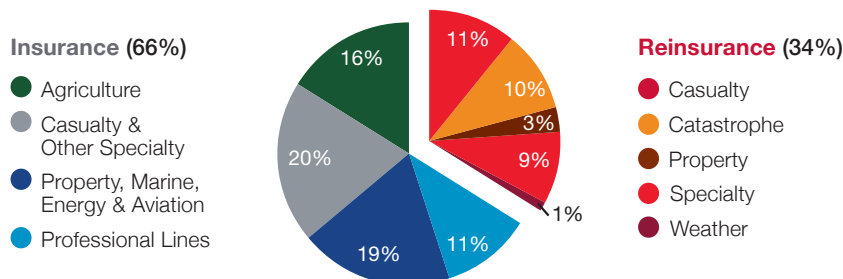
SOMPO INTERNATIONAL FINANCIAL HIGHLIGHTS¹

(in millions of U.S. dollars)

	QUARTER ENDED DEC 31, 2017 (Unaudited)	YEAR ENDED DEC 31, 2017 (Unaudited)	YEAR ENDED DEC 31, 2016 (Audited)	YEAR ENDED DEC 31, 2015 (Audited)
SOMPO INTERNATIONAL				
Gross Premiums Written	\$947.6	\$5,108.1 ²	\$4,202.2	\$3,320.9
Net Premiums Written	\$518.9	\$2,877.3 ²	\$2,369.9	\$1,950.5
Total Assets	\$19,007.4	\$19,007.4	\$14,122.9	\$13,241.5
Total Shareholders' Equity ³	\$7,036.3	\$7,036.3	\$4,882.4	\$4,856.3
SOMPO INTERNATIONAL REINSURANCE				
Gross Premiums Written	\$196.5	\$1,716.0	\$1,631.7	\$1,235.0
Net Premiums Written	\$178.3	\$1,380.3	\$1,313.7	\$1,070.1

Sompo International Business Mix Year Ended December 31, 2017

Gross Premiums Written = \$5,149.4 Million^{1,2,4}



¹ Excludes SJNK Europe.

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.

⁵ Includes multiple brokers with less than 3% share.



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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 Bermuda, the United Kingdom, the United States, Singapore and Switzerland.
- We are supported by knowledgeable actuarial, analytical, legal and claims professionals along with proprietary modeling risk and underwriting tools.
- Our account management approach and exceptional financial strength enable us to offer a broad multiline capability to underwrite risks across our clients' insurance portfolios around the globe.

Reinsurance Capabilities

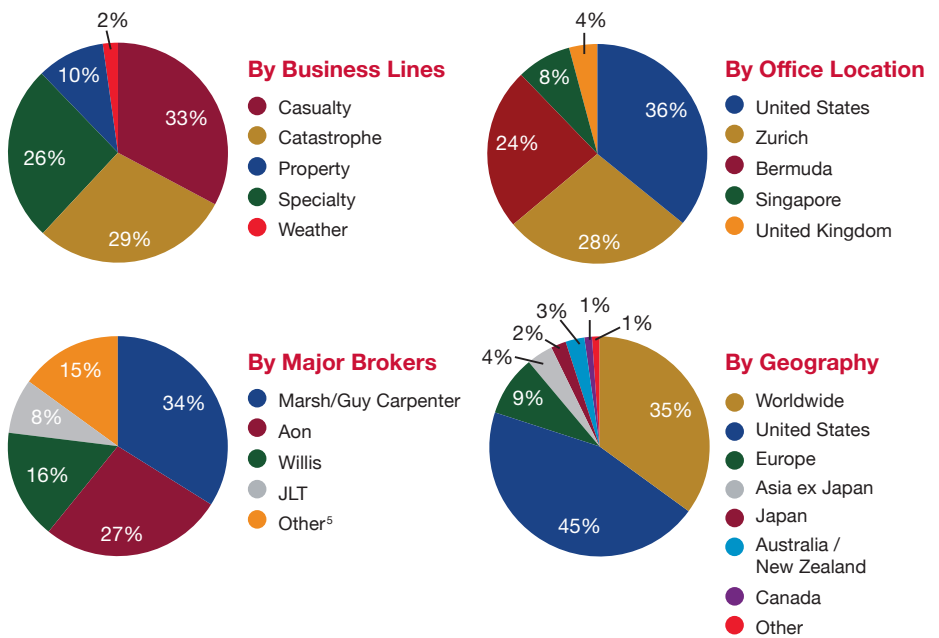
Over the last several years, Sompo International Reinsurance has achieved significant global expansion while delivering strong financial results. We continue to grow our reinsurance portfolio with an appropriate balance across products, geographies and distribution channels. Our growth is achieved by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

- In 2017, all assumed reinsurance underwriting within Sompo was consolidated and fully integrated under Sompo International.
- The acquisition and successful integration of Montpelier Re in July 2015 strengthened our position by significantly expanding our global property catastrophe portfolio and by adding an established Lloyds platform and third party capital management firm, Blue Capital.
- Through Blue Water Re, managed by our wholly-owned asset management company Blue Capital, we offer additional collateralized reinsurance options for our clients that cover a wider range of products including property cat, agriculture and weather risks.

Sompo International Reinsurance Gross Written Premiums

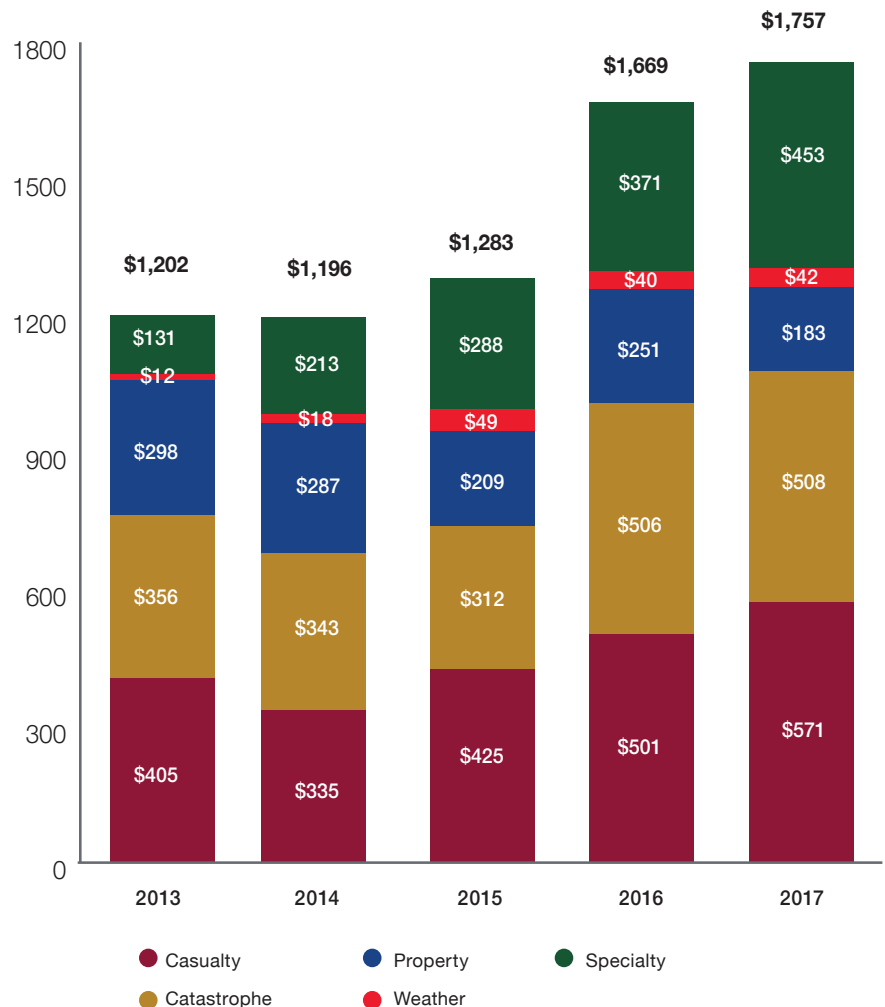
Reinsurance Gross Premiums Written = \$1,756.9 Million^{1,4}

Year Ended December 31, 2017



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

\$ Million





Sompo International

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To learn more, visit us at: www.sompo-intl.com/reinsurance



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