SOMPO INTERNATIONAL

AgriSompo

Delivering innovative insurance and reinsurance products to agriculture partners worldwide

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What is AgriSompo?

AgriSompo is an integrated platform delivering innovative insurance and reinsurance products to agriculture partners worldwide. AgriSompo combines global reach, financial strength, knowledgeable underwriting, specialized product expertise and cutting-edge analytics to best meet our clients' risk management needs. Our clients around the globe have direct access to our dedicated team of agricultural experts who deliver tailored solutions for each client's unique exposures. Whether it's Weather, Yield or Revenue products, AgriSompo is your global partner.

AgriSompo Insurance

Leveraging the broad licensing of our parent, Sompo Holdings, Inc., we offer a full suite of risk transfer products designed to best meet the needs of crop and livestock producers, farm suppliers and other agri-businesses.

Our extensive agri-business experience, insurance expertise and pioneering software development have been developed in the U.S. through ARMtech Insurance Services, the sixth largest underwriter of U.S. multi-peril crop insurance and a wholly-owned subsidiary of Sompo Holdings, Inc.

AgriSompo Reinsurance

We partner with insurance companies, financial institutions and agricultural co-operatives to support their business and growth goals, offering significant capacity to cover exposures from a variety of perils including weather, volatile crop prices and an expanding list of livestock diseases.

Our specialized knowledge allows us to provide a broad variety of products which can be customized to meet our clients' needs, including: traditional treaty reinsurance, proportional and aggregate stop loss for primary insurance companies, and bespoke risk-transfer structures.

AgriSompo Weather Index Products

We offer a range of products indexed to weather and correlated commodity prices, which can be structured as a complement or an alternative to traditional insurance coverage.

Typical weather variables include: precipitation, temperature, humidity, snowfall and sunshine hours. Hybrid crop/weather contracts can also be structured with multiple triggers to protect against adverse weather and variations in crop futures prices.

We deliver industry leading solutions to our global agriculture clients by blending best in class underwriting, risk modeling and product development expertise with our industry leading software platform.

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What does AgriSompo mean for you?

Farmers and Agri-businesses

- A wide variety of products tailored to meet your needs
- Simple, fast and fair loss adjusting using the latest loss adjusting techniques
- State of the art software, including mobile apps, alerts and claim tracking
- Access to farm management software including GIS mapping capability and reports to track seeding, harvesting, etc.
- Peace of mind – a financially strong partner with the ability to pay when you need it most

Producers

- A long history of commitment to the agriculture sector
- A strong partner committed to high levels of customer service
- An innovative online pricing platform allowing the customization of products based on a variety of potential indices including weather, area yield and satellite imagery
- State of the art software development capabilities to support innovative sales, client service and claims systems

Insurers

- Product development support
- Strong financial health – Sompo International companies are rated A+ by A.M. Best and A+ by Standard & Poor's
- Custom-designed risk transfer structures
- Training and information sharing across loss adjusting, IT systems design, operational procedures and other topics

Reinsurers

- Strong underlying policy design and wordings
- Knowledgeable underwriting
- Best practice claims management utilizing GPS based claims monitoring and control
- Accurate and consistent pricing across AgriSompo entities
- Transparency
- Strong financial health – Sompo International companies are rated A+ by A.M. Best and A+ by Standard & Poor's

About Sompo International

Sompo International Holdings Ltd., a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

Our Financial Strength

Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are part of Sompo Holdings, Inc., which holds more than $100 billion in total assets.

About Sompo Holdings

Sompo Holdings, Inc. (Sompo) has an extensive global footprint with nearly 80,000 employees in 228 cities in more than 30 countries across 6 continents. Sompo's broad licensing capabilities, diverse products and distribution networks, and market leading technology make Sompo a preferred partner for clients around the globe.

FOR MORE INFORMATION, CONTACT:

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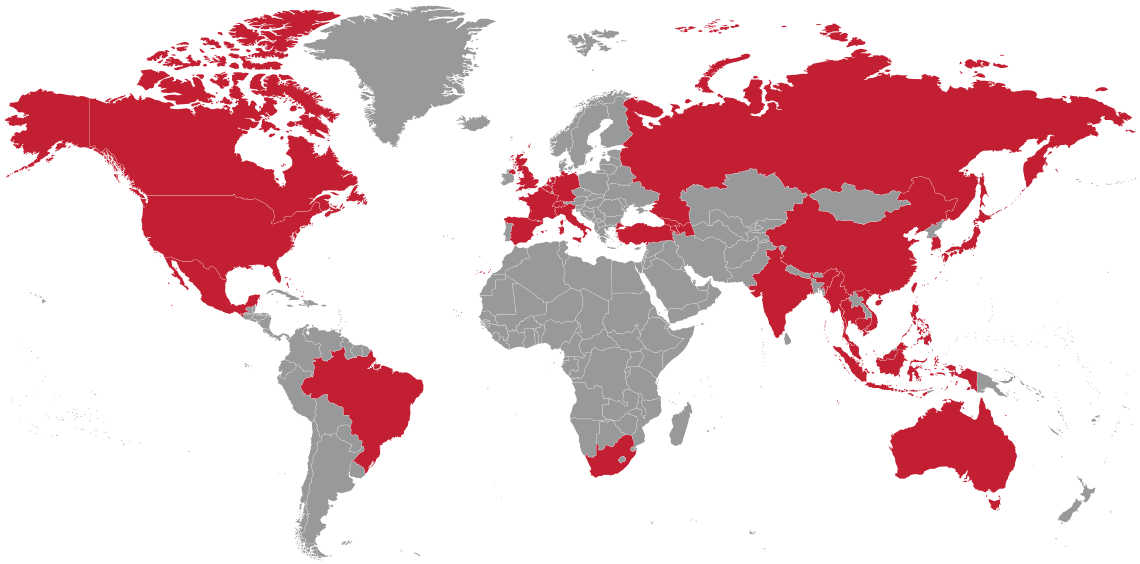
Our Global Reach

Sompo operates across 45 licensed entities in more than 30 countries.



■ Sompo Group Operations

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

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