



Continental Europe offering Commercial insurance products & capabilities

Sompo International is a leading global provider of commercial and consumer Property and Casualty (re)insurance. Combining unique expertise, financial strength and an entrepreneurial mindset, we're set for growth in Continental Europe. Our culture is underwriting driven, client-focused and based in ethics, integrity and long-term partnerships: We empower our people to tailor solutions that work for our clients and are accretive to our bottom line.

We underwrite on a freedom of services and freedom of establishment basis across the EEA on SI Insurance (Europe), SA, (SII)E paper, both from Luxembourg as well as from our local branches.

Numbers we're proud of

About Sompo International

\$37.7B

Total Assets

\$4.1B

Reinsurance GWP

\$15.6B

Gross Written Premium

9000+

Number of Employees

\$9.4B

Insurance GWP

25+

Number of countries operating in

\$2.1B

Consumer GWP

150

Access to number of countries servicing clients through affiliates (multinational)

\$13.5B

Commercial P&C GWP

USD, Year end as of 31 December 2022

About Sompo Holdings

8630

Traded on the Tokyo Stock Exchange

\$108B

Total Assets

\$28B

Group Net Premiums

\$35B

Gross Written Premium

75,000+

Number of Employees

USD, Year end as of 31 March 2023



CASUALTY

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Casualty	<ul style="list-style-type: none"> • Manufacturing • Construction • Food & beverage • Life science (except out of scope classes) • Chemical • Utilities • Retail • Automotive & transportation (non-motor) 	<p>Primary, excess and umbrella offerings for products and public liability. Where standard market practice to reflect local legal environment, coverage can be extended to include recall, pure financial losses, environmental impairment, excess motor or employers liability.</p> <p>Up to EUR 25M</p> <p>Out of scope classes:</p> <ul style="list-style-type: none"> • Pharmaceutical companies • Permanently implanted devices • Medical malpractice, healthcare • Aircraft & critical aircraft products • Tobacco products 	<p>Christian Graber <i>Head of Casualty, Insurance</i> <i>Continental Europe</i> T +41 (0) 44 213 25 37 cgrab@sompo-intl.com</p>

PROFESSIONAL LINES & CYBER

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Cyber	<p>Medium to large global corporations from a wide range of international territories. Industry segments include:</p> <ul style="list-style-type: none"> • Food and beverage • Hospitality • Manufacturing • Real estate / construction • Financial institutions • Professional services • Media • Information technology • Retail • Wholesale 	<p>Excess coverage for:</p> <ul style="list-style-type: none"> • Network Security & Privacy Liability • Media Liability • Direct & Contingent Business Interruption • Extortion Events • Regulatory Defence • Digital Asset Loss • PCI Fines & Penalties • Breach Response Costs • Bricking • Reputational Harm <p>Up to EUR 10M</p> <p>Ability to combine with Professional Indemnity</p>	<p>Mathieu Borneuf <i>Head of Professional Lines, Insurance</i> <i>Continental Europe</i> T +44 (0) 7408 854 471 mborneuf@sompo-intl.com</p> <p>Jérôme Gossé <i>Head of Cyber, Insurance</i> <i>Continental Europe</i> T +44 (0) 7824 501 374 jgosse@sompo-intl.com</p>
Financial Institutions	<p>Financial institutions clients including the following sectors:</p> <ul style="list-style-type: none"> • Commercial banks • Retail banks • Investment managers & advisors • Hedge fund managers • Insurance companies • Stockbrokers • Corporate finance advisors • Financial service providers • Clearing & settlement houses 	<p>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> • Professional Liability • Comprehensive Crime • Directors & Officers (D&O) • Pension Trustee Liability • Public Offering of Securities <p>Up to EUR 20M</p>	<p>Mathieu Borneuf <i>Head of Professional Lines, Insurance</i> <i>Continental Europe</i> T +44 (0) 7408 854 471 mborneuf@sompo-intl.com</p>

PROFESSIONAL LINES & CYBER

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Management Liability	<p>All industry sectors:</p> <ul style="list-style-type: none"> Publicly traded, private and not-for-profit entities of any size Clients with shares traded on any international exchange including full U.S. listings and all levels of ADR <p>Not in appetite:</p> <ul style="list-style-type: none"> Cannabis or CBD related Psychedelics Mortgage brokers Professional sport 	<p>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> Management Liability Commercial Crime D&O including Side-A and Side-A DIC Employment Practices Liability Pension Trustee Liability Public Offering of Securities <p>Up to EUR 20M</p>	<p>Mathieu Borneuf Head of Professional Lines, Insurance Continental Europe T +44 (0) 7408 854 471 mborneuf@sompo-intl.com</p> <p>Marco Serra Head of Professional Indemnity, Insurance Continental Europe T +34 (0) 830 830 966 mserra@sompo-intl.com</p>
Professional Indemnity	<p>Small local to large global corporations or professionals from a wide range of international territories. Extended array of activities in scope, including the following sectors:</p> <ul style="list-style-type: none"> Accountants Legal professions Architects & engineers Design & construction Information technology Real estate Insurance intermediaries Recruitment & HR consultants Multimedia Miscellaneous 	<p>Primary and excess coverage:</p> <ul style="list-style-type: none"> Worldwide exposure Multinational programs Claims Made or Loss Occurrence (Germany) Optional limit reinstatement Optional Office Liability Delegated Authority Programs <p>Up to EUR 20M</p>	<p>Mathieu Borneuf Head of Professional Lines, Insurance Continental Europe T +44 (0) 7408 854 471 mborneuf@sompo-intl.com</p> <p>Marco Serra Head of Professional Indemnity, Insurance Continental Europe T +34 (0) 830 830 966 mserra@sompo-intl.com</p>

PROPERTY & ENERGY

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Property Retail	<p>We focus on large corporate and multinational businesses with a turnover of EUR 400m upwards.</p> <p>Manufacturing:</p> <ul style="list-style-type: none"> Metal manufacturing Electrical manufacturing Plastics manufacturing Automotive manufacturing (OEM & suppliers) Aircraft, aerospace & shipping (shipyard) Food & beverage manufacturing Textile Printing Health & medical equipment manufacturing Semiconductor & related devices Molten material Pulp & paper, forrest products Chemicals & pharmaceuticals Cement & gypsum manufacutring Agriculture processing Power generation 	<p>Property damage and business interruption, incl. machinery breakdown – AllRisk and named perils.</p> <p>Primary, quota-share and excess of loss placements.</p> <p>Up to EUR 100M</p>	<p>Angela Weiss Head of Property, Insurance Continental Europe T +41 (0) 79 333 04 54 aweiss@sompo-intl.com</p>



PROPERTY & ENERGY (CONTINUED)

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Property Retail <i>Continued</i>	Retail: <ul style="list-style-type: none"> • Large retail chains • Shopping centres Services: <ul style="list-style-type: none"> • Healthcare, hospitals & education • Municipals, institutionals • Telecommunications (excl. T&D lines) Transport & Logistics: <ul style="list-style-type: none"> • Railway stations & maintenance depots (excl. rolling rock) • Airport Real Estate: <ul style="list-style-type: none"> • Offices • Entertainment & stadiums • Leisure & hospitality 	Property damage and business interruption, incl. machinery breakdown – AllRisk and named perils. Primary, quota-share and excess of loss placements. Up to EUR 100M	Angela Weiss <i>Head of Property, Insurance Continental Europe</i> T +41 (0) 79 333 04 54 aweiss@sompo-intl.com
Energy	Downstream: Heavy chemicals Power generation: Conventional gas & steam Renewables: Wind, solar, hydro, etc.	<ul style="list-style-type: none"> • Fully integrated approach • All risks of physical damage • Loss of production income • Business interruption • Construction all risks • Delay in start up Up to EUR 150M	Angela Weiss <i>Head of Property, Insurance Continental Europe</i> T +41 (0) 79 333 04 54 aweiss@sompo-intl.com

MARINE

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Cargo	<ul style="list-style-type: none"> • Manufacturing & processing industries • Machinery & technology sector • Consumer goods • Textiles • Chemicals • Pharmaceuticals • Hard & soft commodities • Oil & gas (LNG/LPG) • Project Cargo, including DSU/ALOP - owner or contractor-controlled projects • Freight forwarder's & carrier's liability 	<ul style="list-style-type: none"> • Cargo Open Policy • Stock Throughput • Project Cargo including Delay in Start-Up / ALOP • Freight Forwarder's and Carrier's Liability (FFCL), including Shipper's Interest Cargo & FFCL: up to USD 50M Project Cargo: up to USD 75M	René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com

MARINE (CONTINUED)

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Specie / Fine Art	<p>Specie:</p> <ul style="list-style-type: none"> • Watchmaking industry & luxury products • Vault secured specie & precious metals • Wholesale Jewellers Block <p>Fine Art:</p> <ul style="list-style-type: none"> • Museums & exhibitions • Auction houses & galleries 	<ul style="list-style-type: none"> • General Specie • Jewellers Block • Cash in Transit / CMS • Fine Art Up to USD 50M	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>
Blue & Brown Water Hull	Vessels of all sizes and types including mega yachts	Hull & Machinery: Up to USD 50M Builders' Risk: Up to USD 75M Marine Hull War: Up to USD 50M Mortgagees Interest: Up to USD 50M	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>
Marine Liability	<ul style="list-style-type: none"> • P&I clubs • Ship repairers • Charterers • Terminal operators • Mortgagee additional perils 	P&I: Up to USD 50M Other Marine Liability: Up to USD 25M	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>

SPECIALTY

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Aerospace	<ul style="list-style-type: none"> • Airline commercial operators • Product manufacturers • Service & repair providers • Airport operators • Air traffic services • Ground service providers • General aviation operators • Lessors, banks & finance houses • Unmanned aerial vehicle sector 	Aviation Product Liability: Up to USD 150M Airport Liability: Up to USD 150M Hull & Liability: Up to USD 150M Liability Only Cover: Up to USD 150M Hull War: Up to USD 22.5M Excess Liability War: Up to USD 40M	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>
Crisis Management - Political Violence & Terrorism	<p>We write on a global basis, however, we believe our differentiation can be found in our approach to the more challenging emerging territories, notably in the Middle East, Africa and Latin America markets:</p> <ul style="list-style-type: none"> • Commercial real estate • Manufacturing • Energy risks • Power & utilities • Hospitality • Construction • Healthcare • Transportation • Education • Municipalities • Financial services 	Primary, excess or quota share participation for Property Damage and Business Interruption for all products: <ul style="list-style-type: none"> • Strike, Riots & Civil Commotion & Malicious Damage • Revolution, Rebellion, Insurrection, Mutiny & Coup d'état • War & Civil War • Employee & General Terrorism Liability • CBRN (Chemical, Biological, Radiological & Nuclear) • Active Assailant & Workplace Violence • Cyber Terrorism Up to USD 125M per risk	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>

SPECIALTY (CONTINUED)

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Political & Financial Risks	<ul style="list-style-type: none"> Banks active in International Trade Finance Commodity finance, in particular oil & gas, metals & mining whether insureds are physical commodity traders or financing banks Engineering/construction trade sectors Utilities: power, water and telecoms Aircraft finance 	<p>Coverage across a full range of political risk and credit insurance products, including:</p> <ul style="list-style-type: none"> Trade-related Political Risk Insurance including coverage against: <ul style="list-style-type: none"> Counterparty non-payment Non-delivery for pre-paid goods Inability to convert & transfer currency Embargo Licence cancellation Unfair bond calling Confiscation, Nationalisation, Expropriation, Deprivation Coverage Single Risk Credit Insurance Up to USD 60M per risk 	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>

ACCIDENT & HEALTH

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Accident & Health	<p>Personal accident:</p> <ul style="list-style-type: none"> Group PA Individual PA Driver PA <p>Travel accident:</p> <ul style="list-style-type: none"> Business travel Leisure travel <p>Private medical insurance:</p> <ul style="list-style-type: none"> Group PMI Individual PMI International PMI 	<p>Primary Any One Life: Up to EUR 5M Any One Event: Up to EUR 25M</p>	<p>Stefano Chiurlo <i>Head of Accident & Health, Insurance Continental Europe</i> T +39 (0) 3452 942 944 schiurlo@sompo-intl.com</p>

MULTINATIONAL

Sompo International's Multinational Business Unit offers companies, with business operations in multiple countries, an industry-leading platform for managing risk. Leveraging licensing capabilities from Sompo companies around the world and a growing network of third-party partners, our multinational platform offers a convenient, consistent approach to accessing global coverage that is compliant with local regulations in 150 countries.

Products	Target classes (includes but not limited to)	Product description & capacity	Contacts
Property General Liability Marine Directors & Officers Liability Errors & Omissions Cyber	<ul style="list-style-type: none"> Clients with a Controlled Master Program (CMP) in their home country and at least one underlying insurance policy in another country Global clients in need of stand-alone local policies outside of their home country, issued separately in each country, but not tied into a CMP Sompo's Japanese clients with interests outside of Japan 	<p>Varies by country and product</p>	<p>Matt Hoare <i>SVP, Multinational Global Markets</i> T +44 (0) 7810193086 mhoare@sompo-intl.com</p>



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About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's on our principal operating subsidiaries.

FINANCIAL RATINGS

A+

Standard & Poor's (Strong)
A.M. Best (Superior)

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