

Appetite brochure

Products and capabilities

Asia Pacific commercial P&C insurance teams offer significant capacity as a lead or follow market, across all of our products and provide stable and competitive terms throughout the market cycle. We pride ourselves on service, both in responding to underwriting submissions and in paying valid claims promptly.

We are committed to the markets we serve and to forging valued long-term business partnerships. Our insurance teams underwrite property, casualty and specialty risks through our strongly capitalised A rated underwriting platforms.

About Sompo

USD year end as of December 31, 2023

\$42.2B

Total assets

\$15.5B

Gross Written
Premium

\$10.2B

Insurance GWP

\$14.4B

Commercial
P&C GWP

\$1.1B

Consumer GWP

\$4.2B

Reinsurance GWP

Contacts

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About Sompo Holdings

USD as of March 31, 2024

\$98B

Total assets

\$31.8B

Group Gross
Premiums

46

Licensed entities
in 46 countries

8630

Traded on the
Tokyo Stock Exchange

Energy, marine and property

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Energy	<ul style="list-style-type: none"> Upstream: Exploration and production and drilling contractors Midstream: Oil and gas processing, fertilisers, storage and distribution Downstream: Refining and petrochemicals Power: Electricity generating Renewables: Wind, Solar, Hydro, BESS, Interconnectors. 	<ul style="list-style-type: none"> Fully integrated approach USD 150m line capability All risks of physical damage Loss of production income Business interruption Control of well Seepage and pollution Construction all risks Delay in start up Mechanical and electrical breakdown Package policies 	<p>Victoria Sarjeant <i>Head of Energy, Asia Pacific</i> M +65 9662 2823 vsarjeant@sompo-intl.com</p>
Marine	<p>Cargo:</p> <ul style="list-style-type: none"> Hi-tech Pharmaceutical Bulk Oil Mineral Ores Project Cargo & DSU <p>Blue & Brown Water Hull:</p> <ul style="list-style-type: none"> Vessels of all sizes <p>Marine Liability:</p> <ul style="list-style-type: none"> Ship Repairers Terminal Operators Other Marine Liabilities 	<p>Cargo: USD 50m</p> <ul style="list-style-type: none"> Cargo Transit Cargo Stock Throughput Excess Stock Project Cargo USD 75m <p>Blue & Brown Water Hull:</p> <ul style="list-style-type: none"> Hull and Machinery: USD 50m Builders' Risk: Up to USD 75m <p>Marine Hull War: Up to USD 50m</p> <ul style="list-style-type: none"> Mortgagees Interest: Up to USD 50m Cruise Ships USD 75m <p>Marine Liability:</p> <ul style="list-style-type: none"> Ship Repairers: USD 25M Ports & Terminals: USD 50m Other Marine Liability: USD 25M 	<p>Dave Ong <i>Head of Marine, Asia Pacific</i> M +65 9625 8722 dong@sompo-intl.com</p>
Property	<ul style="list-style-type: none"> Manufacturing Retail Services and Infrastructure Transport and Logistics Real Estate Leisure and Hospitality Financial Services Healthcare High Technology Life Sciences Telecommunication Utilities (Water) 	<p>Primary, quota - share and excess of loss placements. Capacity: Up to USD 500m (Non Nat-Cat) across all risks</p>	<p>Li Lian Soong <i>Head of Property, Asia Pacific</i> M +65 8339 3349 lsoong@sompo-intl.com</p>

Financial lines

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Cyber	<p>Medium to large global corporations from a wide range of international territories. Industry segments include:</p> <ul style="list-style-type: none"> • Hospitality • Manufacturing • Professional Services • Retail • Wholesale • Financial Institutions 	<p>Excess coverage for:</p> <ul style="list-style-type: none"> • Network Security and Privacy <p>Liability:</p> <ul style="list-style-type: none"> • Media Liability • Direct and Contingent Business Interruption • Extortion Events • Regulatory Defence • PCI Fines and Penalties • Breach Response Costs • Reputational Harm <p>Capacity: USD 25m across all products</p>	<p>Emily Poh <i>Head of Financial Lines, Asia Pacific</i> M +65 8318 1150 epoh@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 and Advisors • Hedge Fund Managers • Insurance Companies • Stockbrokers • Corporate Finance Advisors • Financial Service Providers • Clearing and 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>Capacity: USD 25m across all products</p>	
Management Liability	<p>All industry sectors including:</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>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> • Management Liability • D&O including Side-A and Side-A DIC • Employment Practices Liability • Pension Trustee Liability • Public Offering of Securities <p>Capacity: USD 25m across all products</p>	

Financial lines (continued)

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Professional Indemnity	Medium to Large clients (excluding domiciled in the U.S.) including: <ul style="list-style-type: none"> • Accountants • Architects • Chartered Surveyors • Design & Construct • Engineers • Insurance Brokers • Information Technology • Media • Miscellaneous • Project Specific Policies • Solicitors 	Primary and excess coverage: <ul style="list-style-type: none"> • Any One Claim Coverage • Costs In Addition to Limit of Indemnity • Costs Exclusive Deductibles • Full Civil Liability Capacity: USD 25m across all products	Emily Poh <i>Head of Financial Lines, Asia Pacific</i> M +65 8318 1150 epoh@sompo-intl.com

Specialty

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Aviation	<ul style="list-style-type: none"> • General Aviation • Associated Product and Services 	Primary and excess coverage provided with maximum capacity as follows: <ul style="list-style-type: none"> • Hull: USD 5m • Liability: USD 50m 	Joining in 2025
Casualty	<ul style="list-style-type: none"> • Manufacturing • Power and Utilities • Metals and Minerals • Transportation • Public Sector • Construction and Engineering • Hospitality and Leisure • Retail • Energy Liability • High Tech • Chemical • F&B 	Primary, excess and umbrella coverage across all products determined by both territory and sector, including employers, products and public liability coverage where required. Capacity: USD 25m/CAD or AUD 30m/SGD or equivalent	MJ (Mingjian) Tan <i>Head of Casualty, Asia Pacific</i> M +65 9138 1134 mtan@sompo-intl.com

Specialty (continued)

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
<p>Crisis Management – Political Violence and Terrorism</p>	<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 	<p>Primary, excess or quota share participation for Property Damage and Business Interruption for all products</p> <ul style="list-style-type: none"> • Sabotage & Terrorism • Strike, Riots and Civil Commotion & Malicious Damage (SRCCMD) • Revolution, Rebellion, Insurrection, Mutiny & Coup d’etat • War & Civil War • Employee and General Terrorism Liability • CBRN (Chemical, Biological, Radiological & Nuclear) • Active Assailant & Workplace Violence • Capacity <ul style="list-style-type: none"> – Sabotage & Terrorism: up to USD 200m per risk. – SRCCMD & Political Violence: up to USD 75m per risk. 	<p>Pei Ru Chew <i>Head of Crisis Management, Asia Pacific</i> M +65 9617 6735 pchiew@sompo-intl.com</p>
<p>Political and Financial Risks</p>	<ul style="list-style-type: none"> • Commodity Finance, in particular Oil & Gas, Metals & Mining • Energy – Renewables • Transportation – Aircraft & Ship Finance • Digital Infrastructure • Fund Finance • Clients Segments – Banks, Public • Agencies and Large Corporates 	<ul style="list-style-type: none"> • Single Risk Credit & Political Risk Insurance • Basle Standards Compliant Policies for Banks • Capacity: USD 60m per risk 	<p>Paddy Harman <i>Senior Underwriter, Political & Financial Risk, Asia Pacific</i> M +65 9617 5730 pharman@sompo-intl.com</p> <p>Akinori Miyamoto <i>Senior Underwriter, Political & Financial Risk, Asia Pacific</i> M +65 9723 2307 amiyamoto@sompo-intl.com</p>

Multinational

Sompo’s Multinational Business Unit provides companies with a leading platform for managing risk across multiple countries. Utilising licensing from Sompo’s global companies and a network of partners, our platform ensures convenient, compliant access to global coverage in 150 countries.

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Claims

At Sompo, our Claims professionals are essential to the underwriting process. They work closely with underwriters, risk control specialists, and distribution partners to address clients’ evolving needs. Our structure provides clients with direct access to knowledgeable claims experts who are empowered to make decisions.

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Risk Consultant

Sompo’s Risk Control experts monitor emerging trends and collaborate with clients to minimize their loss potential. Our global team tailors recommendations to provide cost-effective risk mitigation solutions specific to each business.

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Distribution & Client Management

Sompo’s strength lies in our diverse capabilities, effectively client service, and global distribution network. We collaborate with retail and wholesale brokers, managing general underwriters (MGUs), and engage directly with clients to serve a wide range of sectors, from large multinationals to small businesses. Our top-tier distribution and client management team prioritise clients and partners, enabling us to anticipate and manage risks while delivering tailored solutions. We are committed to the local markets and building long-term business partnerships.

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JIA

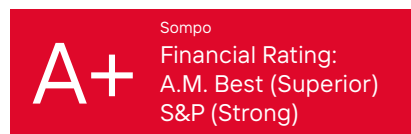
Our experienced Japanese Interest Account teams collaborate with a global distribution network to provide tailored property, casualty and specialty solutions for Japanese companies’ overseas operations. We are committed to supporting our Japanese clients with their insurance and risk transfer needs, offering superior service in underwriting, account management, and prompt claims payment.

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About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise™**

“Sompo” refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.



A+ Sompo
 Financial Rating:
 A.M. Best (Superior)
 S&P (Strong)



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 Financial Rating:
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