

April 20th, 2020

Dear Valued Client,

As the new CEO of Sompo International Reinsurance, I would like to take a moment to let you know that our remote capabilities have enabled us to operate at full strength, with no disruptions to our core services, including claims, which is fully functional and ready to service our clients.

Due to our talent and technology infrastructure, our remote teams have been and will continue to be fully operational -- actively writing business, taking on new submissions and focusing on quickly and efficiently turning around renewals.

We are engaged, connected and accessible, to each of you and the markets we serve, providing the same level of service that you have come to expect from Sompo International Reinsurance.

I would also like to mention the importance of the financial health of your reinsurance provider. Sompo International's balance sheet is extremely well positioned for a crisis such as the one we are experiencing. We will be here for you during and after this crisis, operating from a position of strength. Our liquidity, capital position and solvency remain very strong.

In the event you have questions, please reach out to the relevant Global Business Leader. They can answer any questions and easily refer you to the appropriate team member for assistance.

The COVID-19 crisis has presented all of us with unimaginable personal and professional challenges. I want to again reinforce our commitment to you -- the safety of our staff and protecting your business is our top priority.

I sincerely hope that you, your families and colleagues are doing well and remain safe and healthy during this difficult time.

Regards,

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