

CONTINENTAL EUROPE

Commercial insurance offering



Products and capabilities

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance.

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) paper, both from Luxembourg as well as from our local branches.

About Sompo

USD year end as of December 31, 2024*

\$33.8B

Total assets

\$16.4B

Gross Written Premium (GWP)

\$10.6B

Commercial P&C Insurance GWP

\$10.7B

Total equity

\$1.3B

Consumer GWP

\$4.5B

Reinsurance GWP

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About Sompo Holdings

USD as of March 31, 2025

\$101B

Total assets

\$29B

Direct Written Premiums

8630

Traded on the Tokyo Stock Exchange

* Inclusive of \$2.6B AgriSompo GWP USD, 12 months ended, as of 31 December 2024 on an unaudited IFRS 4 basis.

Operating Income/Adjusted Profit: unaudited IFRS 17 basis.

Total Assets: audited IFRS 17 basis.

Casualty

PRODUCT	TARGET CLASSES <small>(includes but not limited to)</small>	PRODUCT/CAPACITY	CONTACTS
Casualty	<ul style="list-style-type: none"> Manufacturing (metal, plastic, electrical, tools, etc.) Heavy machinery and equipment Chemical Construction Food & beverage Textiles Medical devices (no implants) Transportation & logistics Utilities / telecommunication (incl. equipment) Retail / real estate / hotels <p>Out of scope classes</p> <ul style="list-style-type: none"> Pharmaceutical companies Permanently implanted devices Medical malpractice, healthcare Aircraft & critical aircraft products (via Specialty line of business) Offshore energy risks Tobacco products Standalone recall, standalone EIL <p>Case by case</p> <ul style="list-style-type: none"> Automotive 	<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 USD/EUR/CHF 25M</p>	Christian Graber <i>Head of Casualty, Insurance Continental Europe</i> T +41 (0) 44 213 25 37 cgraber@sompo-intl.com

Financial Lines & Cyber

PRODUCT	TARGET CLASSES <small>(includes but not limited to)</small>	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"> 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>	Mathieu Borneuf <i>Head of Financial Lines, Insurance Continental Europe</i> T +44 (0) 7408 854 471 mborneuf@sompo-intl.com Jérôme Gossé <i>Head of Cyber, Insurance Continental Europe</i> T +33 (0) 6 1658 02 70 jgosse@sompo-intl.com

Products and capabilities

Financial Lines & Cyber (continued)

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	PRODUCT/CAPACITY	CONTACTS
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>	Mathieu Borneuf <i>Head of Financial Lines, Insurance Continental Europe</i> T +44 (0) 7408 854 471 mborneuf@sompo-intl.com
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>	Mathieu Borneuf <i>Head of Financial Lines, Insurance Continental Europe</i> T +44 (0) 7408 854 471 mborneuf@sompo-intl.com Marco Serra <i>Head of Professional Indemnity, Insurance Continental Europe</i> T +34 (0) 830 830 966 mserra@sompo-intl.com
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>	Mathieu Borneuf <i>Head of Financial Lines, Insurance Continental Europe</i> T +44 (0) 7408 854 471 mborneuf@sompo-intl.com Marco Serra <i>Head of Professional Indemnity, Insurance Continental Europe</i> T +34 (0) 830 830 966 mserra@sompo-intl.com

Property & Energy

PRODUCT	TARGET CLASSES <small>(includes but not limited to)</small>	PRODUCT/CAPACITY	CONTACTS
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, forest products • Chemicals & pharmaceuticals • Cement & gypsum manufacturing • Agriculture processing • Power generation <p>Retail:</p> <ul style="list-style-type: none"> • Large retail chains • Shopping centres <p>Services:</p> <ul style="list-style-type: none"> • Healthcare, hospitals & education • Municipals, institutional • Telecommunications (excl. T&D lines) <p>Transport & Logistics:</p> <ul style="list-style-type: none"> • Railway stations & maintenance depots (excl. rolling rock) • Airport <p>Real Estate:</p> <ul style="list-style-type: none"> • Offices • Entertainment & stadiums • Leisure & hospitality 	<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>Sander van Voorden <i>Head of Property, Energy & Engineering Lines, Insurance Continental Europe T +49 (0) 173 205 4457 svanvoorden@sompo-intl.com</i></p>
Energy	<p>Downstream: Heavy chemicals</p> <p>Power generation: Conventional gas & steam</p> <p>Renewables: Onshore wind and solar</p>	<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 <p>Up to EUR 150M</p>	<p>Sander van Voorden <i>Head of Property, Energy & Engineering Lines, Insurance Continental Europe T +49 (0) 173 205 4457 svanvoorden@sompo-intl.com</i></p>

Marine

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	PRODUCT/CAPACITY	CONTACTS
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 <p>Cargo & FFCL: up to USD 50M</p> <p>Project Cargo: up to USD 75M</p>	René Huber <i>Head of Marine & Specialty, Insurance</i> <i>Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com
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 <p>Up to USD 50M</p>	René Huber <i>Head of Marine & Specialty, Insurance</i> <i>Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com
Blue & Brown Water Hull	Vessels of all sizes and types including mega yachts	<p>Hull & Machinery: Up to USD 50M</p> <p>Builders' Risk: Up to USD 75M</p> <p>Marine Hull War: Up to USD 50M</p> <p>Mortgagee's Interest: Up to USD 50M</p>	René Huber <i>Head of Marine & Specialty, Insurance</i> <i>Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com
Marine Liability	<ul style="list-style-type: none"> P&I clubs Ship repairers Charterers Terminal operators Mortgagee additional perils 	<p>P&I: Up to USD 50M</p> <p>Other Marine Liability: Up to USD 25M</p>	René Huber <i>Head of Marine & Specialty, Insurance</i> <i>Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com

Products and capabilities

Specialty

PRODUCT	TARGET CLASSES <small>(includes but not limited to)</small>	PRODUCT/CAPACITY	CONTACTS
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	René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com
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'etat • War & Civil War • Employee & General Terrorism Liability • CBRN (Chemical, Biological, Radiological & Nuclear) • Active Assailant & Workplace Violence • Cyber Terrorism Up to USD 125M per risk	René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com
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 	Coverage across a full range of political risk and credit insurance products, including: <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	René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com

Accident & Health

PRODUCT	TARGET CLASSES <small>(includes but not limited to)</small>	PRODUCT/CAPACITY	CONTACTS
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 	Primary Any one life: Up to EUR 5M Any one event: Up to EUR 25M	Stefano Chiurlo <i>Head of Accident & Health, Insurance Continental Europe</i> T +39 (0) 3452 942 944 schiurlo@sompo-intl.com

Multinational

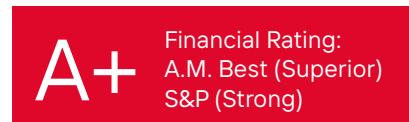
Sompo's Multinational Business Unit offers companies, with business operations in multiple countries, an industry-leading platform for managing risk. Leveraging licensing capabilities from Sompo companies around the world and a growing network of third-party partners, our multinational platform offers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

PRODUCT	TARGET CLASSES <small>(includes but not limited to)</small>	PRODUCT/CAPACITY	CONTACTS
Property	<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 	Varies by country and product	Matt Hoare <i>SVP, Multinational Global Markets</i> T +44 (0) 7810193086 mhoare@sompo-intl.com
General Liability			
Marine			
Directors & Officers Liability			
Errors & Omissions			
Cyber			

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 135 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.



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