

Global Markets

Our commercial offering outside North America and Japan

Products and Capabilities

Global Markets 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 superior 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:

Endurance Worldwide Insurance Limited, our London-based company platform, offers primary and excess surplus lines capabilities on a worldwide basis, with the exception of the European Economic Area.

SI Insurance (Europe), SA, our Luxembourg based insurance company, provides a diverse range of products to clients across the European Economic Area.

Working through broad retail and wholesale distribution networks, we offer the following products around the globe:

- Accident & Health
- Aerospace & Aviation
- Agriculture
- Casualty
- Crisis Management
 - Political Violence and Terrorism
- Marine
- Property
- Financial & Political Risk
- Professional Lines
 - Cyber
 - Financial Institutions
 - Management Liability
 - Professional Indemnity
- Energy:
 - Upstream
 - Midstream
 - Downstream & Power
 - Renewables

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)

To learn more, visit us at sampo-intl.com



PRODUCTS AND CAPABILITIES

ENERGY, MARINE AND PROPERTY

Product	Target Classes <i>(Includes but not limited to)</i>	Products/Capacity	Key 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 • \$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>James McDonald Global Head of Energy T +44 (0) 207 246 6131 M +44 (0) 7908 765 787 jamcdonald@sompo-intl.com</p> <p>Alex Murray Head of Energy, UK T +07880 208 643 amurray@sompo-intl.com</p> <p>Warren Diogo Head of Renewable Energy M +44 (0) 7570 227680 wdiogo@sompo-intl.com</p>
Marine	<p>Cargo:</p> <ul style="list-style-type: none"> • Hi-tech • Pharmaceutical • Machinery • Project Cargo • Bulk Oil • Ores <p>Specie:</p> <ul style="list-style-type: none"> • Precious Metal – Vault Locations • Museums and Galleries • Wholesale Jewellers • Secure Logistics and Valuable Asset Management <p>Blue & Brown Water Hull:</p> <ul style="list-style-type: none"> • Vessels of all sizes and types including mega yachts <p>Marine Liability:</p> <ul style="list-style-type: none"> • P&I Clubs • Ship Repairers • Charterers • Terminal Operators • Mortgagee Additional Perils 	<p>Cargo: \$50M</p> <ul style="list-style-type: none"> • Cargo Open Policy • Excess Stock • Stock – Throughput • Project Cargo \$75M <p>Specie: \$50M</p> <ul style="list-style-type: none"> • General Specie • Fine Art • Jewellers Block • Cash in Transit (Excess) <p>Blue & Brown Water Hull:</p> <ul style="list-style-type: none"> • Hull and Machinery: \$50M • Builders' Risk: Up to \$75M • Marine Hull War: Up to \$50M • Mortgagees Interest: Up to \$50M • Cruise Ships \$75M <p>Marine Liability:</p> <ul style="list-style-type: none"> • P&I: Up to \$50M • Other Marine Liability: \$25M 	<p>Paul Ashworth EVP, Head of Aviation, Energy and Marine Global Markets T +44 (0) 207 246 6055 pashworth@sompo-intl.com</p> <p>Neil Summers SVP, Deputy Head of Marine and Head of Marine Cargo T +44 (0) 207 246 6193 nsummers@sompo-intl.com</p> <p>Annabel Brydon VP, Hull & Liability Global Markets T +44 (0) 207 337 2993 abrydon@sompo-intl.com</p>

ENERGY, MARINE AND PROPERTY (CONT'D)

Product	Target Classes <i>(Includes but not limited to)</i>	Products/Capacity	Key Contacts
Property – Retail	<p>We focus on large corporate and multinational businesses with a turnover of £150m upwards located worldwide</p> <ul style="list-style-type: none"> • Manufacturing <ul style="list-style-type: none"> – Fabrication and engineering – Automotive and Parts – Chemicals and Pharmaceuticals – Food and Drink – Semiconductor and Related Devices • Retail <ul style="list-style-type: none"> – Large Retail Chains – Shopping Centres • Services and Infrastructure <ul style="list-style-type: none"> – Healthcare and Education – Airports – Bridges, Tunnels and Roads – Telecommunications • Transport and Logistics <ul style="list-style-type: none"> – Rail and Maintenance Depots – Bus and Coaches – Rolling Stock • Real Estate • Leisure and Hospitality 	<p>UK and Multinational products. Lead capability supported by Risk control, Claims and Multinational Business Unit teams.</p> <p>Capacity to front programmes of up to \$500M and retain up to \$250M.</p> <p>Offered from our London and Birmingham offices. Primary, Quota-share and excess of loss and placements.</p>	<p>Richard Brown <i>Head of Property Retail Global Markets</i> T +44 (0) 207 634 3879 ribrown@sompo-intl.com</p> <p>Ed Wiley ACII <i>Head of International Property Retail London</i> T +44 (0) 207 337 2948 M +44 (0) 7880 474187 ewiley@sompo-intl.com</p> <p>Matt Cullen <i>Head of Property Retail, UK Regions</i> T +44 (0) 7408 813 550 mcullen@sompo-intl.com</p>
Property – Wholesale	<ul style="list-style-type: none"> • Financial Services • Healthcare • High Technology • Hospitality • Manufacturing • Media • Metals and Minerals • Pharmaceutical • Public Entities • Real Estate • Retail • Telecommunication • Transportation 	<p>Primary, excess or quota share coverage for the following risks:</p> <ul style="list-style-type: none"> • Fire and related perils: \$50M • High hazard Earthquake, Wind and Flood (normal maximum lines) <ul style="list-style-type: none"> – \$5M within the 1 in 100 year return period – \$10M within the 1 in 250 year return periods 	<p>Safia Jones <i>VP, Head of International Wholesale Property</i> T +44 (0) 207 634 3872 sjones@sompo-intl.com</p> <p>Charlotte Boustead <i>VP, Head of US Wholesale Property</i> T +44 (0) 207 337 2836 cboustead@sompo-intl.com</p>

PRODUCTS AND CAPABILITIES

PROFESSIONAL LINES

Product	Target Classes <i>(Includes but not limited to)</i>	Products/Capacity	Key Contacts
Cyber	<p>Medium to large global corporations from a wide range of international territories.</p> <p>Industry segments include:</p> <ul style="list-style-type: none"> • Hospitality • Manufacturing • Professional Services • Retail • Wholesale 	<p>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> • Network Security and Privacy Liability • Media Liability • Direct and Contingent Business Interruption • Extortion Events • Regulatory Defence • Digital Asset Loss • PCI Fines and Penalties • Breach Response Costs • Bricking • Reputational Harm <p>Capacity: \$25M across all products</p>	<p>London Market Lauren Folkard <i>VP, Cyber Global Markets</i> T +44 (0) 207 337 2980 lfolkard@sompo-intl.com</p> <p>Europe Specialty Mathieu Borneuf <i>SVP, Professional Lines</i> T +34 830 830 964 M +34 668 103 066 mborneuf@sompo-intl.com</p>



PROFESSIONAL LINES (CONT'D)

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contacts
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: \$25M across all products</p>	<p>London Market Anthony Tjong <i>SVP, Financial Institutions Global Markets</i> T +44 (0) 207 337 2924 atjong@sompo-intl.com</p> <p>Europe Specialty Mathieu Borneuf <i>SVP, Professional Lines</i> T +34 830 830 964 M +34 668 103 066 mborneuf@sompo-intl.com</p>
Management Liability	<p>All industry sectors excluding Financial Institutions and clients domiciled in the U.S.:</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 • Large pharmaceutical companies over USD 1bn market cap • Mortgage brokers • Sports Associations 	<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: \$25M across all products</p>	<p>London Market Jeremy Isaacs <i>SVP, Head of Management Liability London Market & Europe Insurance</i> T +44 (0) 207 337 2851 jisaacs@sompo-intl.com</p> <p>Europe Specialty Mathieu Borneuf <i>SVP, Professional Lines</i> T +34 830 830 964 M +34 668 103 066 mborneuf@sompo-intl.com</p>
Professional Indemnity	<p>Micro, Small/Medium Enterprises (SME) to FTSE 100 clients (excluding those domiciled in the U.S.) including:</p> <ul style="list-style-type: none"> • Accountants • Architects • Chartered Surveyors • Cyber • Design & Construct • Engineers • Insurance Brokers • Information Technology • Media • Miscellaneous • Project Specific Policies • Solicitors 	<p>Primary and excess coverage:</p> <ul style="list-style-type: none"> • Any One Claim Coverage • Costs In Addition to Limit of Indemnity • Costs Exclusive Deductibles • Full Civil Liability <p>Capacity: \$25M across all products</p>	<p>London Market Peter Stephens <i>SVP, Head of Professional Indemnity, London Market</i> T +44 (0) 207 337 2827 M +44 (0) 7408 852 289 pstephens@sompo-intl.com</p> <p>Europe Specialty Mathieu Borneuf <i>SVP, Professional Lines</i> T +34 830 830 964 M +34 668 103 066 mborneuf@sompo-intl.com</p>

SPECIALTY

Product	Target Classes <i>(Includes but not limited to)</i>	Products/Capacity	Key Contacts
Accident & Health	<ul style="list-style-type: none"> • Personal Accident (Group & Individual) • Health (Domestic and International Private Medical Insurance) • Non-Proportional Treaty • Kidnap & Ransom • Travel (Business & Leisure)n 	<p>Primary and excess coverage provided with maximum capacity as follows:</p> <ul style="list-style-type: none"> • Any One Life: \$5M • Any One Event: \$25M • Medical Expenses: \$10M per person 	<p>Patrick Corbett EVP, Global Head of Accident & Health T +44 (0) 207 634 3825 pcorbett@sompo-intl.com</p> <p>Nick Elkington Head of Wholesale, Accident & Health T +44 (0) 207 246 6035 nelkington@sompo-intl.com</p> <p>Toni LePine Head of Retail, Accident & Health T +44 (0) 207 337 2953 tlepine@sompo-intl.com</p> <p>Nigel Oliver Head of Private Medical Insurance, Accident & Health T +44 (0) 207 246 6012 nioliver@sompo-intl.com</p>
Aerospace	<ul style="list-style-type: none"> • Airline Commercial Operators • Product Manufacturers • Service and Repair Providers • Airport Operators • Air Traffic Services • Ground Service Providers • General Aviation Operators • Lessors, Banks and Finance Houses • Unmanned Aerial Vehicle Sector 	<p>Primary and excess coverage provided with maximum capacity as follows:</p> <ul style="list-style-type: none"> • Hull and Liability: \$150M • Liability Only Cover: \$150M • Hull War: \$25M • Excess Liability War: \$75M 	<p>Andrew Metcalfe SVP, Aerospace London Market & Europe Insurance T +44 (0) 207 337 2961 ametcalfe@sompo-intl.com</p> <p>Peter Buckley VP, General Aviation T +44 (0) 207 634 3812 pbuckley@sompo-intl.com</p>
AgriSompo	<ul style="list-style-type: none"> • Farmers and Agri-businesses • Insurers • Producers • Reinsurers 	<p>Customised traditional and innovative crop insurance products to all participants of the agriculture value chain, from farmers, cooperatives and input providers, to agents, brokers and insurance companies</p>	<p>Maria Angel Weather Analyst, Global Agriculture T +1 441 535 5689 mangel@sompo-intl.com</p> <p>Patrizio Cassinis SVP, Business Development AgriSompo Weather T +39 454 757 896 pcassinis@sompo-intl.com</p>
Casualty	<ul style="list-style-type: none"> • Manufacturing • Power and Utilities • Metals and Minerals • Transportation • Public Sector • Construction and Engineering • Hospitality and Leisure • Retail 	<p>Primary, excess and umbrella coverage across all products determined by both territory and sector, including employers, products and public liability coverage where required.</p> <p>Capacity: \$25M USD/CAD or \$30M AUD</p>	<p>Mike Reid EVP, Global Markets Head of Casualty T +44 (0) 207 634 3818 mreid@sompo-intl.com</p> <p>Jon Hiller SVP, Head of Casualty, London Market T +44 (0) 207 634 3979 jhiller@sompo-intl.com</p> <p>Christian Crozier SVP, Head of UK Retail Casualty T +44 (0) 207 246 6188 ccrozier@sompo-intl.com</p>

SPECIALTY (CONT'D)

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contacts
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 	<p>Primary, excess or quota share participation for Property Damage and Business Interruption for all products</p> <ul style="list-style-type: none"> • Strike, Riots and Civil Commotion & Malicious Damage • Revolution, Rebellion, Insurrection, Mutiny & Coup d'etat • War & Civil War • Employee and General Terrorism Liability • CBRN (Chemical, Biological, Radiological & Nuclear) • Active Assailant & Workplace Violence • Cyber Terrorism <p>Maximum capacity \$200M per risk (or equivalent)</p>	<p>Tariq Al-Salihi, ACII SVP, Head of Crisis Management Global Markets T +44 (0) 207 634 3857 talsalihi@sompo-intl.com</p> <p>Patrick Haddow AVP, Underwriter, Crisis Management T +44 (0) 207 634 3842 phaddow@sompo-intl.com</p> <p>Joe Gilliland VP, Crisis Management and Team Lead North America T +1 908 376 0873 jgilliland@sompo-intl.com</p>
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 and transfer currency – Embargo – Licence cancellation – Unfair bond calling • Confiscation, Nationalisation, Expropriation, Deprivation Coverage • Single Risk Credit Insurance <p>Capacity: \$60M per risk</p>	<p>Matthew Woollam EVP, Head of Political & Financial Risk Global Markets T +44 (0) 207 337 2985 mwoollam@sompo-intl.com</p> <p>Susie James SVP, Underwriter, Political & Financial Risk Global Markets T +44 (0) 207 337 2977 sjames@sompo-intl.com</p>

PRODUCTS AND CAPABILITIES

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	Client Profile	Capacity	Key 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 	Varies by country and product	<p>Brian Grabek EVP, Multinational Leader T +1 518 380 3912 bgrabek@sompo-intl.com</p> <p>Matt Hoare SVP, Multinational - Global Markets T +44 (0) 7810193086 mhoare@sompo-intl.com</p> <p>Juan Mascaro VP, Business Development - North America T +1 213 270 7803 jmascaro@sompo-intl.com</p>

PRODUCTS AND CAPABILITIES
JAPANESE INTEREST ACCOUNTS

Product	Target Classes <i>(Includes but not limited to)</i>	Products/Capacity	Key Contacts
Accident & Health	<ul style="list-style-type: none"> • Personal Accident/Illness (Group & Individual) • Terrorism • Travel/Credit Card • Aviation 	<p>Primary and excess coverage provided. Capacity:</p> <ul style="list-style-type: none"> • Any One Life: €5M • Any One Event: €25M • Medical Expenses: €10M per person 	<p>Paul Ashworth SVP, Head of JIA London Market Insurance T +44 (0) 207 246 6055 pashworth@sompo-intl.com</p> <p>Peter Blackaby VP, Deputy Head of JIA London Market Insurance T +44 (0) 207 246 6061 pblackaby@sompo-intl.com</p>
Casualty	<ul style="list-style-type: none"> • Manufacturing • Retail • Transportation • Hospitality 	<p>Primary and excess coverage across all products including Employers, Public and Product Liability coverage where required. Capacity: €25M</p>	<p>Lauren Folkard VP, Cyber T +44 (0) 207 337 2980 lfolkard@sompo-intl.com</p>
Cyber		<ul style="list-style-type: none"> • Network Security, Privacy and Media Liability • Regulatory Proceedings (Fines & Penalties) • Privacy Breach Costs • Business Income Loss • Digital Assets Loss • Cyber Extortion <p>Capacity: €5M</p>	<p>Norbert Knott Client Relationship & Development Manager T +49 (0) 211 51 6002 15 nknott@sompo-intl.com</p> <p>Nadine Bayer Casualty Underwriter T +49 (0) 211 51 6002 31 nbayer@sompo-intl.com</p> <p>Kosuke Sugiyama Head of JIA Client Relations & Marketing T +44 (0) 207 634 6123 ksugiyama@sompo-intl.com</p>
Management Liability	<p>All industry sectors excluding Financial Institutions:</p> <ul style="list-style-type: none"> • Publicly traded or private companies 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 • Employment Practices Liability • Pension Trustee Liability • Public Offering of Securities • Crime <p>Capacity: €25M</p>	
Marine Cargo	<ul style="list-style-type: none"> • Auto Parts • Bulk Oil • Machinery • Oil & Gas • Ores • Pharmaceutical • Technology 	<ul style="list-style-type: none"> • Cargo Open Policy • Stock • Project Cargo <p>Capacity: €30M</p>	
Property	<ul style="list-style-type: none"> • Auto Parts • Distribution • Food Processing • Financial Services • Hospitality • Manufacturing • Media • Metals and Minerals • Pharmaceutical • Real Estate • Technology • Telecommunication • Transportation 	<p>Primary, excess or quota share coverage for fire and related perils Capacity: €400M</p>	

To learn more, please visit: [sompo-intl.com](https://www.sompo-intl.com)