

April 9, 2020

Dear Valued Brokers and Clients,

I know there have been a large volume of updates filling our in-boxes around the impact of COVID-19, I want to take a moment to let you know that the Business Continuity Planning Groups and Leadership teams at Sompo International have worked together to ensure that we are fully operational and will remain engaged, connected and open for our brokers and clients globally - while keeping our employees safe. Our remote capabilities have allowed for us to operate at full strength. Our underwriters are up and running from all locations, taking on new submissions with the support of our Operations teams, providing the same level of service that you would expect from Sompo International. It's important to also note that our Claims operation is fully functional and operating remotely ready to service our clients.

I also would like to mention the importance of the financial health of your insurance carrier during a time like this. The balance sheet of Sompo International 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.

The COVID-19 crisis has presented all of us with unimaginable personal and professional challenges. However, it has also provided us with an opportunity to come together as one industry, to be there for each other and to service our business partners and clients with integrity.

In the event you have questions regarding the Sompo International organization, please refer them to our Bermuda Business Leaders. They can answer any questions and easily refer you to the appropriate team member for assistance.

In the meantime we would like to wish you and your families well in these difficult times.

Bermuda Direct & Facultative Property

Jon Hughes T +1 441 533 5020 E jonhughes@sompo-intl.com

Bermuda Excess Casualty Shannon Totten T +1 441 521 0962 E stotten@sompo-intl.com

Bermuda Healthcare Liability Kim Morgan T +1 441 504 0923 E kmorgan@sompo-intl.com

Bermuda Professional Lines Forbes Geekie T +1 441 537 0434

E fgeekie@sompo-intl.com

Regards,

Julian James CEO, International Insurance Sompo International Insurance T: +44 (0) 20 7337 2871 M: +44 (0) 78 2789 6664 E: jjames@sompo-intl.com

Sompo International Insurance

Waterloo House, 100 Pitts Bay Road, Pembroke HM 08, Bermuda +1 441 278 0400 www.sompo-intl.com