

## NORTH AMERICA INSURANCE

# Multinational Capabilities



## Leveraging innovation, technology, an extensive global network and country level expertise.

Sompo's Multinational Business Unit provides companies with international operations an industry-leading platform for risk management. By leveraging the licensing capabilities of Sompo companies worldwide and a growing network of hand-picked third-party carriers, our Multinational platform offers a convenient and consistent approach to accessing reliable commercial property & casualty insurance that complies with local regulations in over 160 countries.

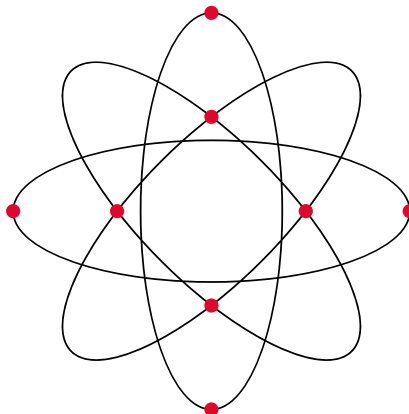
### Target classes

Sompo's multinational business capabilities meet the risk management needs of clients who require cross-border risk transfer, premium management, and claims payments. Typically, this includes the following business profiles:

- Clients with a Controlled Master Program (CMP) in their home country and at least one local underlying insurance policy in another country
- Global clients requiring standalone local policies issued separately in each country, independent of a CMP
- Sompo's Japanese clients with interests outside of Japan

### Our approach

With hubs in North America, EMEA, APAC, Latin America and Japan, our integrated global Multinational platform simplifies access to commercial property and casualty insurance products and services for clients with global operations and exposures, providing them with a single point of contact.



### By industry

- Construction
- Financial Services
- Healthcare
- Hospitality
- Life Sciences
- Manufacturing
- Real Estate
- Technology
- Transportation
- and others...



### By product

- Accident & Health
- Agriculture
- Aviation/Aerospace
- Builders Risk
- Casualty
- Crisis Management: Political Violence & Terrorism
- Energy
- Environmental
- Financial Lines (D&O, Cyber, E&O/PI, EPL, PTL, Fidelity)
- Inland Marine & Ocean Marine
- Middle Market Commercial
- Political & Financial Risk
- Property
- Surety
- and more...

## Sompo Holdings Number Highlights:

1887

Sompo was  
founded in Japan

75,000+

Sompo employees  
worldwide

26%

Market Share in the Japanese  
domestic P&C market

\$101B

Total Assets  
March 31, 2025\*

\$27B

Net Written Premiums  
March 31, 2025\*

\$29B

Direct Written Premiums  
March 31, 2025\*

\*Fiscal year ended for Sompo Holdings

### Global expansion

We're constantly growing our geographic footprint to support you. Our new regional structure allows us to distill down our expansive global knowledge to local markets, with experts specific to your region, specialized class and line of business. Our local expertise allows us to leverage our expansive underwriting acumen, vast market knowledge, broad appetite and renowned customer service.

### Streamlined solutions

Sompo simplifies processes, raises the bar and streamlines claims. We understand that your needs are complex and nuanced. We take a big picture perspective and use our experience to clearly define what matters the most to you. Each of our teams is led and staffed by experienced underwriters and claims professionals with a depth of experience in the class or line of business in which they specialize. It is this focus and dedication that enables us to manage our clients' risks, delivering tailored solutions to address their unique exposures.

### Risk control

With deep industry expertise entrenched across products and geographies, we lead with plan-based business strategies that assess and prepare clients for any dangers, hazards, or other providing excellent customer service potentials for disaster — physical or otherwise — that can impact their operations, reputation or financial stability.

### Our claim commitment

Sompo's dedicated in-house Multinational Claim team collaborates closely with our underwriting teams and network of carriers to coordinate claims handling and ensure fair outcomes for each of our insureds. We empower our experienced and dedicated claim professionals to be an integral part of the underwriting and risk control process. As we focus on expansion and sustainable growth, compliant claim management remains at the center of everything we do. We are committed to delivering efficient service, timely responses and fast payment of covered claims; and value-added expertise from product and industry specialists.

**For more information  
about our Multinational  
capabilities, contact  
us below.**

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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 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.

Financial Rating:

**A+** (Strong) Standard & Poor's

**A+** (Superior) A.M. Best

**A1** Moody's

**Learn more at [sompo-intl.com/multinational-business](https://sompo-intl.com/multinational-business).**