



**SOMPO
INTERNATIONAL**

2018
SUMMARY

INSURANCE

Sompo International Commercial P&C



About Sompo International

Sompo International is part of Sompo Holdings, Inc. (Sompo), one of the leading property and casualty insurance groups in the Japanese market with approximately 27% market share.

- Sompo's net premiums for the year ended December 31, 2018 were \$25 billion USD with \$108 billion USD in total assets along with \$16 billion USD in net assets.
- Founded in 1887 and traded on the Tokyo Stock Exchange under the ticker symbol TSE (8630), Sompo has more than 80,000 employees operating in more than 30 countries.
- Sompo International, which currently includes all of Sompo's Commercial P&C business outside of Japan, is a leading global specialty provider of commercial P&C insurance and reinsurance delivering extensive products, deep market knowledge, and significant capacity.
- Sompo's Retail business, focused primarily on personal lines insurance outside of Japan, will be brought under the oversight and control of Sompo International by 2020. By creating a unique integrated platform, Sompo is actively seeking to leverage Sompo International to expand its business outside of Japan organically and through acquisition.

KEY FINANCIAL HIGHLIGHTS

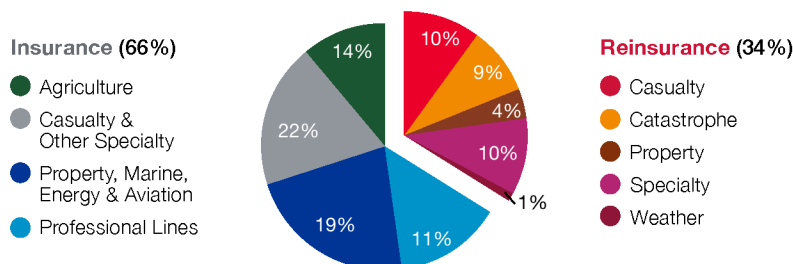
12 Months Ended December 31, 2018 (In millions of U.S. dollars)

Total Assets	\$20,705
Total Shareholders' Equity	\$6,847 ¹
Gross Premiums Written	\$5,961 ²
Net Premiums Written	\$3,320 ²

Commercial P&C Business Mix

Trailing 12 Months Ended December 31, 2018

Gross Premiums Written = \$6,001.4 Million^{2,3}



¹ Total Shareholders' Equity excludes non-controlling interests.

² In 2018 Sompo Japan Nipponkoa Insurance Company of Europe Limited was integrated into Sompo International with Gross Premiums Written of \$110.3M and Net Premiums Written of \$5.5M for the twelve months ended December 31, 2018.

³ Includes weather derivative premiums.

COMMERCIAL P&C HIGHLIGHTS

Extensive global capabilities and broad network

- A+ admitted and non-admitted paper in the U.S., Bermuda, the UK, Europe and Singapore
- SI Insurance (Europe), SA (SIIE), based in Luxembourg, complements our London-based Lloyd's Syndicate 5151 with access to Lloyd's Brussels, expanding our underwriting capabilities, products and presence in the European Economic Area
- Access to 47 Sompo licensed entities in more than 30 countries
- Additional licensing capabilities providing clients with access to local paper in more than 160 countries
- Globally networked centers of excellence focused on the specialty markets for cyber, agriculture (AgriSompo), professional lines (SomPro) and property

Integrated insurance underwriting, risk control and claims services

- Diverse set of products and solutions tailored to the needs of each account, from small businesses to large multinationals
- Collaborative, specialized teams with deep expertise across a broad range of industries
- Global Risk Control Services provide collaborative and practical risk mitigation services helping clients to minimize loss
- Dedicated and empowered claims professionals with extensive industry and product knowledge provide efficient and timely claims service and value-added solutions

Growing reinsurance portfolio across products, geographies and distribution channels

- Broad multiline products and solutions delivered by collaborative, specialized teams with localized knowledge in key insurance markets
- Disciplined approach to risk management and claims handling, coupled with strong analytical skills
- Strong client relationships enable us to design and implement tailored risk management solutions

Financial Strength Ratings

Sompo International	A+ (Superior) - A.M. Best XV Financial Strength A+ (Strong) - Standard & Poor's
Endurance at Lloyd's*	A (Excellent) - A.M. Best A+ (Strong) - Standard & Poor's

* Accounts written through Endurance at Lloyd's and Lloyd's Brussels utilize the market's common rating, supported by the Lloyd's Central Fund.





ABOUT SOMPO INTERNATIONAL

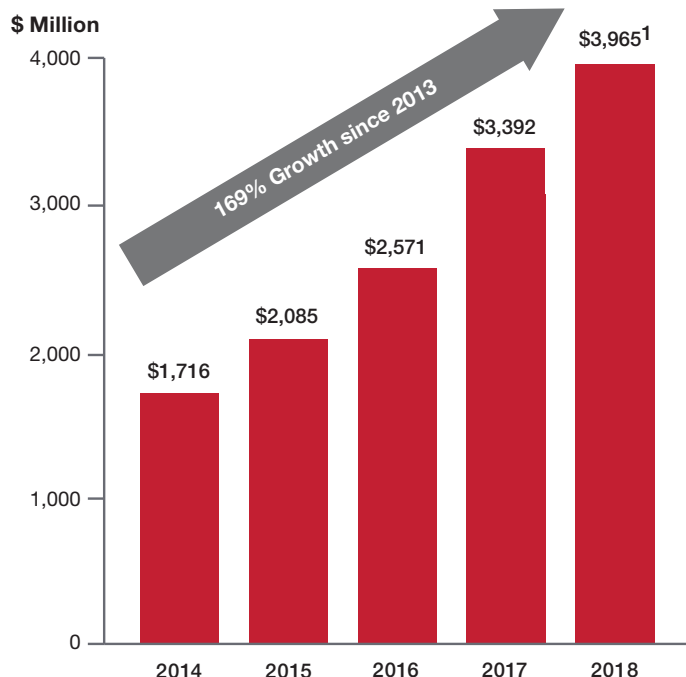
Sompo International is the overseas platform of Sompo Holdings, Inc., one of the leading property & casualty insurance groups in the Japanese market. Sompo International currently includes all of Sompo's commercial property, casualty and specialty insurance and reinsurance outside Japan, and had FY2018 Gross Premiums Written of \$6 billion.

Sompo International maintains ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's on our operating subsidiaries. As of December 31, 2018, Sompo International has more than \$20 billion in total assets and \$6.8 billion in shareholders' equity. In addition, we are backed by the financial strength of Sompo Holdings, Inc., which holds more than \$100 billion in total assets and \$16 billion in net assets.

SOMPO INTERNATIONAL INSURANCE

Sompo International Insurance has grown to approximately \$4 billion in Gross Premiums Written by offering a depth of underwriting and risk management expertise, serving a broad range of clients from large multinationals to small businesses through our global distribution network.

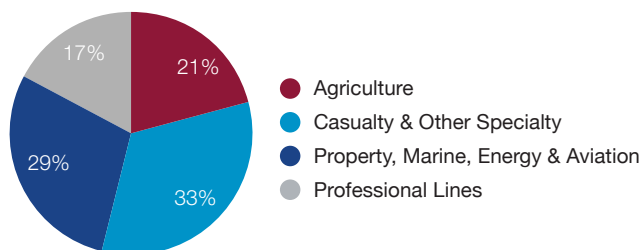
Insurance Gross Premiums Written



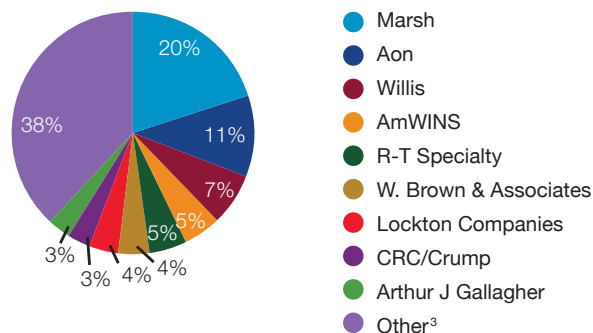
Insurance Gross Premiums Written = \$3,964.7 Million¹

Twelve Months Ended Dec 31, 2018

Production by Line of Business



Production by Major Brokers²



¹ In 2018 Sompo Japan Nipponkoa Insurance Company of Europe Limited was integrated into Sompo International with Gross Premiums Written of \$110.3M and Net Premiums Written of \$5.5M for the twelve months ended December 31, 2018.

² Excludes ARMtech, which distributes Agriculture insurance through independent agents.

³ Includes multiple brokers with less than 3% share.

Insurance Products

Accident & Health Personal and group accident, sickness, travel and medical insurance products written on a direct or reinsurance basis

Agriculture Multi-peril crop insurance, crop hail, livestock peril and parametric weather and commodity price risk products offered through our global integrated AgriSompo platform

Aviation A range of aviation hull and liability products, as well as general aviation coverage through our London platform and our U.S. partnership with W. Brown & Associates

Casualty Primary, excess and umbrella casualty coverage across a wide range of industries, with specialized expertise in select industries and the ability to offer auto liability and workers' compensation coverage

Cyber Comprehensive first and third-party cyber liability coverage highly coordinated with industry-leading breach response and cyber risk management services

Energy Integrated programs encompassing property, casualty, excess casualty and weather risk products for both traditional and renewable energy organizations with a focus on upstream, midstream and downstream power operations

Environmental Site environmental impairment, contractors' pollution, and environmental excess liability coverages for property owners, managers and contractors across almost all industries

Healthcare Liability Primary and excess healthcare professional liability and allied health coverages for non-profit and for-profit hospitals of all sizes, physician groups and other healthcare organizations

Marine Hull and marine liability insurance on a primary and excess basis, as well as coverage for a broad range of marine cargo, inland marine and specie risks

Political & Financial Risk Trade-related political risk, confiscation, nationalization, expropriation, deprivation and credit risk coverage on a direct or facultative reinsurance basis

Professional Lines Errors & omissions, directors & officers, employment practices liability, transaction risk and fiduciary and crime liability products through our global integrated SomPro platform with specialized teams serving financial institutions, professional services and parties to M&A transactions

Property Primary, ground up and excess property coverages serving large multinationals, as well as single location and regional accounts

Surety Performance & payment, license & permit, probate & court, non-construction performance, U.S. customs and additional commercial & contract surety bonds from a top 10 U.S. surety company

Weather Risk Parametric products indexed to weather variables and commodity prices with a focus on the global energy, construction, real estate, hospitality, transportation, retail and agriculture industries

Sompo International INSURANCE LEADERS

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