



**SOMPO
INTERNATIONAL**
INSURANCE



London Market & Europe Insurance

Products and Capabilities

Our Commitment to the London & European Markets:

Sompo International's London Market & Europe 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 specialty risks through our strongly capitalised A+ rated underwriting platforms:

Endurance Worldwide Insurance Limited, our London-based company platform, offers 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
- Agriculture
- Casualty
- Crisis Management
 - Political Violence and Terrorism
- Energy
- Marine
- Political & Financial Risk
- Professional Lines
 - Cyber
 - Financial Institutions
 - Management Liability
 - Professional Indemnity
- Property
- Transaction Risk

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.

FINANCIAL RATINGS

A+

Standard & Poor's (Strong)
A.M. Best (Superior)

LOCATIONS: UNITED KINGDOM AND EUROPE

GERMANY

ITALY

LUXEMBOURG

SPAIN

UNITED KINGDOM



PRODUCTS AND CAPABILITIES: ENERGY, MARINE AND PROPERTY

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
Energy	<ul style="list-style-type: none"> • Upstream: Exploration and production and drilling contractors • Midstream: Oil and gas processing, storage and distribution • Downstream: Refining and petrochemicals • Power: Electricity generating • Renewables: Wind, Solar, Hydro, etc. 	<ul style="list-style-type: none"> • Fully integrated approach • \$100M 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 	<p>James McDonald Head of Energy London Market & Europe Insurance T +44 (0) 20 7246 6131 M +44 (0) 7908 765 787 E jamcdonald@sompo-intl.com</p> <p>Alex Murray Deputy Head of Energy Head of Onshore Energy London Market & Europe Insurance T +44 (0) 20 7337 2926 M +44 (0) 7788 495408 E amurray@sompo-intl.com</p> <p>Warren Diogo Senior Underwriter, Renewable Energy London Market & Europe Insurance M +44 (0) 7570 227680 E 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 <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 \$50M • Marine Hull War: Up to \$50M • Mortgagees Interest: Up to \$50M <p>Marine Liability:</p> <ul style="list-style-type: none"> • P&I: Up to \$50M • Other Marine Liability: \$25M 	<p>Paul Ashworth Head of Marine London Market & Europe Insurance T +44 (0) 20 7246 6055 E pashworth@sompo-intl.com</p> <p>Christopher Stafford-Hill Senior Vice President, Hull & Liability London Market & Europe Insurance T +44 (0) 20 7337 2995 E cstaffordhill@sompo-intl.com</p> <p>Neil Summers Vice President, Marine Underwriter Cargo & Specie London Market & Europe Insurance T +44 (0) 20 7246 6193 E nsommers@sompo-intl.com</p>



PRODUCTS AND CAPABILITIES: ENERGY, MARINE AND PROPERTY (CONT'D)

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
Property – Retail	<p>We focus on large corporate and multinational businesses with a turnover of £250m upwards located worldwide, excluding those domiciled in the U.S., Canada and Latin America</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 	<p>Primary, quota- share and excess of loss placements</p> <p>Capacity: Up to \$50m across all risks</p>	<p>Richard Brown Senior Vice President, Head of UK & International Retail Property London Market & Europe Insurance T +44 (0) 20 7634 3879 E ribrown@sompo-intl.com</p> <p>Ed Wiley ACII Vice President, Underwriter, UK & International Retail Property T +44 (0) 207 337 2948 M +44 (0) 7880 474187 E ewiley@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>Rupert Cousins Senior Vice President, Head of Property London Market & Europe Insurance T +44 (0) 20 7337 2862 E rcousins@sompo-intl.com</p> <p>Ed Martin-Prud'homme Senior Vice President, Deputy Head of Property London Market & Europe Insurance T +44 (0) 20 7337 2852 E emartinprudhomme@sompo-intl.com</p>

PRODUCTS AND CAPABILITIES: PROFESSIONAL LINES

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
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>Excess coverage for:</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 Vice President, Cyber London Market & Europe Insurance T +44 (0) 20 7337 2980 E lfolkard@sompo-intl.com</p> <p>Europe Specialty Mathieu Borneuf Senior Vice President, Professional Lines T +34 830 830 964 M +34 668 103 066 E mborneuf@sompo-intl.com</p>





PRODUCTS AND CAPABILITIES: PROFESSIONAL LINES (CONT'D)

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
Financial Institutions	Financial institutions clients including the following sectors: <ul style="list-style-type: none"> • Commercial Banks • Retail Banks • Investment Managers and Advisors • Hedge Fund Managers • Private Equity Managers • Insurance Companies • Stockbrokers • Corporate Finance Advisors • Financial Service Providers • Clearing and Settlement Houses 	Primary and excess coverage across the following products: <ul style="list-style-type: none"> • Professional Liability • Comprehensive Crime • Directors & Officers (D&O) • Employment Practices Liability • Pension Trustee Liability • Public Offering of Securities Capacity: \$25M across all products	London Market John Richards Senior Vice President, Head of Financial Institutions London Market & Europe Insurance T +44 (0) 20 7337 2923 E jrichards@sompo-intl.com Europe Specialty Mathieu Borneuf Senior Vice President, Professional Lines T +34 830 830 964 M +34 668 103 066 E mborneuf@sompo-intl.com
Management Liability	All industry sectors excluding Financial Institutions and clients domiciled in the U.S.: <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 	Primary and excess coverage across the following products: <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 Capacity: \$25M across all products	London Market Jeremy Isaacs Senior Vice President, Head of Management Liability London Market & Europe Insurance T +44 (0) 20 7337 2851 E jisaacs@sompo-intl.com Europe Specialty Mathieu Borneuf Senior Vice President, Professional Lines T +34 830 830 964 M +34 668 103 066 E mborneuf@sompo-intl.com
Professional Indemnity	Micro, Small/Medium Enterprises (SME) to FTSE 100 clients (excluding those domiciled in the U.S.) including: <ul style="list-style-type: none"> • Accountants • Architects • Chartered Surveyors • Cyber • Design & Construct • Engineers • Insurance Brokers • Information Technology • Media • Miscellaneous • Project Specific Policies • Solicitors 	Primary and excess coverage: <ul style="list-style-type: none"> • Any One Claim Coverage • Costs In Addition to Limit of Indemnity • Costs Exclusive Deductibles • Full Civil Liability Capacity: \$25M across all products	London Market Ian Bowler Senior Vice President, Head of Professional Indemnity London Market & Europe Insurance T +44 (0) 20 7337 2920 E ibowler@sompo-intl.com Europe Specialty Mathieu Borneuf Senior Vice President, Professional Lines T +34 830 830 964 M +34 668 103 066 E mborneuf@sompo-intl.com



PRODUCTS AND CAPABILITIES: PROFESSIONAL LINES (CONT'D)

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
Transaction Risk	<p>All industry sectors:</p> <ul style="list-style-type: none"> • Clients domiciled or conducting their key target business in Continental Europe • Publicly traded, private and not-for-profit entities • Large and Small/Medium Enterprise (SME) companies 	<p>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> • Buyer-side W&I Insurance • Seller-side W&I Insurance • Seller-induced Buyer-side W&I Insurance • Tax Liability Insurance (TLI) <p>Capacity: \$50M capacity for W&I Insurance</p>	<p>Thomas M. Mannsdorfer Executive Vice President, Head of European Specialty Insurance Underwriting T +34 830 830 970 M +34 668 103 078 E tmannsdorfer@sompo-intl.com</p> <p>Alicia Sánchez Vice President, Senior Underwriter, M&A T +34 830 830 969 M +34 668 102 703 E asanchez@sompo-intl.com</p>

PRODUCTS AND CAPABILITIES: SPECIALTY

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
Accident & Health	<ul style="list-style-type: none"> • Personal Accident/Illness (Group & Individual) • Medical Expense • Sports Professionals • War & Terrorism • Travel/Credit Card • Aviation • Contract Protection Insurance 	<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>Dale Willetts Executive Vice President, Head of Specialty Lines London Market & Europe Insurance T +44 (0) 20 7246 6032 E dwilletts@sompo-intl.com</p> <p>Andrew Fuller Senior Vice President, Accident & Health London Market & Europe Insurance T +44 (0) 20 7246 6034 E afuller@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>Ian Keegan Executive Vice President, Head of Aerospace, Energy & Marine London Market & Europe Insurance T +44 (0) 20 7337 2996 E ikeegan@sompo-intl.com</p> <p>Andrew Metcalfe Senior Vice President, Aerospace London Market & Europe Insurance T +44 (0) 20 7337 2961 E ametcalfe@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>Ralph Renner Senior Vice President, Business Development AgriSompo Weather T +44 (0) 207 337 2873 E rrenner@sompo-intl.com</p>



PRODUCTS AND CAPABILITIES: SPECIALTY (CONT'D)

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
Casualty	<ul style="list-style-type: none"> • Manufacturing • Retail • Transportation • Public Sector • Construction (annual) • Hospitality • Sports 	<p>Primary and excess coverage across all products determined by both territory and sector, including Employers and Public Liability coverage where required.</p> <p>Capacity: \$25M USD/CAD or \$30M AUD</p>	<p>Giles Quartly Senior Vice President, Head of General Liability London Market & Europe Insurance T +44 (0) 20 7337 2992 E gquartly@sompo-intl.com</p> <p>Stella Baskerville Vice President, International Liability Underwriter London Market & Europe Insurance T + 44 20 (0) 7337 2953 E sbaskerville@sompo-intl.com</p>
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 \$50M (or equivalent)</p>	<p>Tariq Al-Salihi, ACII Senior Vice President, Head of Crisis Management London Market & Europe Insurance T +44 20 (0) 7634 3857 E talsalihi@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 Executive Vice President, Head of Political & Financial Risk London Market & Europe Insurance T +44 (0) 20 7337 2985 E mwoollam@sompo-intl.com</p> <p>Susie James Senior Vice President, Underwriter, Political & Financial Risk London Market & Europe Insurance E sjames@sompo-intl.com T +44 (0) 20 7337 2977</p>



PRODUCTS AND CAPABILITIES: JAPANESE INTEREST ACCOUNTS

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contacts
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 	Primary, excess or quota share coverage for fire and related perils Capacity: €400M	<p>Paul Ashworth SVP, Head of JIA London Market Insurance T +44 (0) 20 7246 6055 E pashworth@sompo-intl.com</p> <p>Peter Blackaby VP, Deputy Head of JIA London Market Insurance T +44 (0) 20 7246 6061 E pblackaby@sompo-intl.com</p> <p>Norbert Knott Client Relationship & Development Manager T +49 (0) 211 51 6002 15 E nknott@sompo-intl.com</p>
Casualty	<ul style="list-style-type: none"> • Manufacturing • Retail • Transportation • Hospitality 	Primary and excess coverage across all products including Employers, Public and Product Liability coverage where required. Capacity: €25M	<p>Nadine Bayer Casualty Underwriter T +49 (0) 211 51 6002 31 E nbayer@sompo-intl.com</p> <p>Vincent Josifek Marine Underwriter T +49 (0) 211 51 6002 16 E vjofsek@sompo-intl.com</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 Capacity: €30M	
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 Capacity: €25M	
Accident & Health	<ul style="list-style-type: none"> • Personal Accident/Illness (Group & Individual) • Medical Expense • Sports Professionals • War & Terrorism • Travel/Credit Card • Aviation • Contract Protection Insurance 	<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 	

