



France offering Commercial insurance products & capabilities

Sompo International is a leading global provider of commercial and consumer Property and Casualty (re)insurance. Combining unique expertise, financial strength and an entrepreneurial mindset, we're set for growth in France. Our culture is underwriting driven, client-focused and based in ethics, integrity and long-term partnerships: We empower our people to tailor solutions that work for our clients and are accretive to our bottom line.

In France, we're represented with a team in Paris.

Numbers we're proud of

About Sompo International

\$37.7B

Total Assets

\$4.1B

Reinsurance GWP

\$15.6B

Gross Written Premium

9000+

Number of Employees

\$9.4B

Insurance GWP

25+

Number of countries operating in

\$2.1B

Consumer GWP

150

Access to number of countries servicing clients through affiliates (multinational)

\$13.5B

Commercial P&C GWP

About Sompo Holdings

8630

Traded on the Tokyo Stock Exchange

\$108B

Total Assets

\$28B

Group Net Premiums

\$35B

Gross Written Premium

75,000+

Number of Employees



CASUALTY

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Casualty	<ul style="list-style-type: none"> • Manufacturing • Construction • Food & beverage • Life science (except out-of-scope classes) • Chemical • Utilities • Retail • Services • Automotive & transportation <p>Out of scope classes:</p> <ul style="list-style-type: none"> • Pharmaceutical companies (as main activity) • permanently implanted devices • Medical malpractice, healthcare • Aircraft & critical aircraft products • Tobacco products 	<p>Primary and excess layer offerings for public, product and professional liability. Where standard market practice to reflect local legal environment, coverage can be extended to include recall, pure financial losses, excess motor or employers liability.</p> <p>Up to EUR 25M</p>	<p>Nicolas Lewandowski <i>Head of Casualty, Insurance France</i> T +33 (0) 6 34 21 12 32 nlevandowski@sompo-intl.com</p>

PROFESSIONAL LINES & CYBER

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Cyber	<p>Medium to large global corporations from a wide range of international territories. Industry segments include:</p> <ul style="list-style-type: none"> • Food and beverage • Hospitality • Manufacturing • Real estate / construction • Financial institutions • Professional services • Media • Information technology • Retail • Wholesale <p>Out of scope classes:</p> <ul style="list-style-type: none"> • Airlines / airports / ports • Public / governmental entities / Non-for-profit entities • Political risks • Crypto exposures / payment processors • Gambling / casinos / adult contents 	<p>Incident Response Costs</p> <ul style="list-style-type: none"> • Digital Asset Loss • Direct & Contingent Business Interruption • Extortion Events • Network Security & Privacy Liability • Media Liability • Regulatory Defence • PCI Fines & Penalties <p>Up to EUR 10M Ability to combine with Professional Indemnity</p>	<p>Marie Villepreux <i>Underwriter Professional Lines & Cyber, Insurance France</i> T +34 (0) 668 104 484 mvillepreux@sompo-intl.com</p> <p>Jérôme Gossé <i>Head of Cyber, Insurance Continental Europe</i> T +44 (0) 7824 501 374 jgosse@sompo-intl.com</p>



PROFESSIONAL LINES & CYBER

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Financial Institutions	<p>Financial institutions clients including the following sectors:</p> <ul style="list-style-type: none"> • Commercial banks • Retail banks • Investment managers & advisors • Hedge fund managers • Insurance companies • Stockbrokers • Corporate finance advisors • Financial service providers • Clearing & 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>Up to EUR 20M</p>	<p>Mathieu Borneuf <i>Head of Professional Lines, Insurance</i> <i>Continental Europe</i> T +44 (0) 7408 854 471 mborneuf@sompo-intl.com</p>
Management Liability	<p>All industry sectors:</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 • Mortgage brokers • Professionnal sport 	<p>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> • Management Liability • Commercial Crime • D&O including Side-A and Side-A DIC • Employment Practices Liability • Pension Trustee Liability • Public Offering of Securities <p>Up to EUR 20M</p>	<p>Mathieu Borneuf <i>Head of Professional Lines, Insurance</i> <i>Continental Europe</i> T +44 (0) 7408 854 471 mborneuf@sompo-intl.com</p> <p>Marco Serra <i>Head of Professional Indemnity, Insurance</i> <i>Continental Europe</i> T +34 (0) 830 830 966 mserra@sompo-intl.com</p>
Professional Indemnity	<p>Small local to large global corporations or professionals from a wide range of international territories. Extended array of activities in scope, including the following sectors:</p> <ul style="list-style-type: none"> - Accountants - Legal Professions - Architects and engineers - Design and construction - Information technology - Real estate - Insurance Intermediaries - Recruitment and HR consultants - Multimedia - Miscellaneous 	<p>Primary and excess coverage:</p> <ul style="list-style-type: none"> • Worldwide Exposure • Multinational Programs • Claims Made or Loss Occurrence (Germany) • Optional limit reinstatement • Optional Office Liability • Delegated Authority Programs <p>Up to EUR 20M</p>	<p>Mathieu Borneuf <i>Head of Professional Lines, Insurance</i> <i>Continental Europe</i> T +44 (0) 7408 854 471 mborneuf@sompo-intl.com</p> <p>Marco Serra <i>Head of Professional Indemnity, Insurance</i> <i>Continental Europe</i> T +34 (0) 830 830 966 mserra@sompo-intl.com</p>



PROPERTY & ENERGY

Product	Target classes (includes but not limited to)	Target classes (continued)	Contact
Property Retail	<p>We focus on large corporate and multinational businesses with a turnover of EUR 400m upwards</p> <p>Manufacturing:</p> <ul style="list-style-type: none"> • Metal manufacturing • Electrical manufacturing • Plastics manufacturing • Automotive manufacturing (OEM & suppliers) • Aircraft, aerospace & shipping (shipyard) • Food & beverage manufacturing • Textile • Cosmetics & laboratories • Printing • Health & medical equipment manufacturing • Semiconductor & related devices • Molten material • Pulp & paper, forrest products • Chemicals & pharmaceuticals • Cement & gypsum manufacturing • Agriculture processing • Power generation <p>Retail:</p> <ul style="list-style-type: none"> • Large retail chains • Shopping centres <p>Services and Infrastructure:</p> <ul style="list-style-type: none"> • Healthcare, hospitals & education • Municipals, institutionals • Telecommunications, (excl. T&D Lines) <p>Transport & Logistics:</p> <ul style="list-style-type: none"> • Railway stations & maintenance depots, excl. rolling stock • Airport 	<p>Real Estate:</p> <ul style="list-style-type: none"> • Offices • Entertainment & stadiums • Leisure & hospitality <p>Retail:</p> <ul style="list-style-type: none"> • Large retail chains • Shopping centres <p>Out of scope classes:</p> <ul style="list-style-type: none"> • Nuclear risks • Terrorism • Offshore, T&D lines (off premises) • Spacecraft, satellites • Animals, growing crops and livestock • Standalone MB/MB BI, NatCat, CBI, cyber and non-damage BI coverages • Saw mills • Grain mills / grain elevators • Recycling • (Char)coal production • Standalone refrigerated warehousing • Rolling stock & civil structures 	<p>Angela Weiss <i>Head of Property, Insurance</i> <i>Continental Europe</i> T +41 (0) 79 333 04 54 aweiss@sompo-intl.com</p>
Energy	<p>Downstream: Heavy Chemicals</p> <p>Power: Electricity generating</p> <p>Renewables: Wind, Solar, Hydro, etc.</p>	<p>Product description & capacity</p> <ul style="list-style-type: none"> • Fully integrated approach • All risks of physical damage • Loss of production income • Business interruption • Construction all risks • Delay in start up <p>Up to EUR 150M</p>	<p>Angela Weiss <i>Head of Property, Insurance</i> <i>Continental Europe</i> T +41 (0) 79 333 04 54 aweiss@sompo-intl.com</p>



MARINE

Product	Target classes <i>(includes but not limited to)</i>	Product description & capacity	Contact
Cargo	<ul style="list-style-type: none"> • Manufacturing & processing industries • Machinery & technology sector • Consumer goods • Textiles • Chemicals • Pharmaceuticals • Hard & soft commodities • Oil & gas (LNG/LPG) • Project Cargo, including DSU/ALOP - owner or contractor-controlled projects • Freight forwarder's & carrier's liability 	<ul style="list-style-type: none"> • Cargo Open Policy • Stock Throughput • Project Cargo including Delay in Start-Up / ALOP • Freight Forwarder's and Carrier's Liability (FFCL), including Shipper's Interest <p>Cargo & FFCL: up to USD 50M Project Cargo: up to USD 75M</p>	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>
Specie / Fine Art	<p>Specie:</p> <ul style="list-style-type: none"> • Watchmaking industry & luxury products • Vault secured specie & precious metals • Wholesale Jewellers Block <p>Fine Art:</p> <ul style="list-style-type: none"> • Museums & exhibitions • Auction houses & galleries 	<ul style="list-style-type: none"> • General Specie • Jewellers Block • Cash in Transit / CMS • Fine Art <p>Up to USD 50M</p>	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>
Blue & Brown Water Hull	Vessels of all sizes and types including mega yachts	<p>Hull & Machinery: Up to USD 50M Builders' Risk: Up to USD 75M Marine Hull War: Up to USD 50M Mortgagees Interest: Up to USD 50M</p>	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>
Marine Liability	<ul style="list-style-type: none"> • P&I clubs • Ship repairers • Charterers • Terminal operators • Mortgagee additional perils 	<p>P&I: Up to USD 50M Other Marine Liability: Up to USD 25M</p>	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com</p>



SPECIALTY

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Aerospace	<ul style="list-style-type: none"> • Airline commercial operators • Product manufacturers • Service & repair providers • Airport operators • Air traffic services • Ground service providers • General aviation operators • Lessors, banks & finance houses • Unmanned aerial vehicle sector 	Aviation Product Liability: Up to USD 150M Airport Liability: Up to USD 150M Hull & Liability: Up to USD 150M Liability Only Cover: Up to USD 150M Hull War: Up to USD 22.5M Excess Liability War: Up to USD 40M	René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com
Crisis Management - Political Violence & Terrorism	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: <ul style="list-style-type: none"> • Commercial real estate • Manufacturing • Energy risks • Power & utilities • Hospitality • Construction • Healthcare • Transportation • Education • Municipalities • Financial services 	Primary, excess or quota share participation for Property Damage and Business Interruption for all products: <ul style="list-style-type: none"> • Strike, Riots & Civil Commotion & Malicious Damage • Revolution, Rebellion, Insurrection, Mutiny & Coup d'état • War & Civil War • Employee & General Terrorism Liability • CBRN (Chemical, Biological, Radiological & Nuclear) • Active Assailant & Workplace Violence • Cyber Terrorism Up to USD 125M per risk	René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com
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 	Coverage across a full range of political risk and credit insurance products, including: <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 & transfer currency - Embargo - Licence cancellation - Unfair bond calling • Confiscation, Nationalisation, Expropriation, Deprivation Coverage • Single Risk Credit Insurance Up to USD 60M per risk	René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 rhuber@sompo-intl.com



ACCIDENT & HEALTH

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
Accident & Health	Personal accident: <ul style="list-style-type: none"> • Group PA • Individual PA • Driver PA Travel accident: <ul style="list-style-type: none"> • Business travel • Leisure travel Private medical insurance: <ul style="list-style-type: none"> • Group PMI • Individual PMI • International PMI 	Primary Any One Life: Up to EUR 5M Any One Event: Up to EUR 25M	Jean-Marie Guegan <i>Head of Accident & Health, Insurance France</i> T +33 (0) 6 81 10 54 83 jguegan@sompo-intl.com

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.

Product	Target classes (includes but not limited to)	Product description & capacity	Contact
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 	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. Varies by country and product	Matt Hoare <i>SVP, Multinational - Global Markets</i> T +44 (0) 7810193086 mhoare@sompo-intl.com



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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)

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