



SOMPO INTERNATIONAL

THE SOMPO STORY

Let us share our story with you.
**YOU MAY KNOW US,
BUT DID YOU REALIZE THAT...**

We are one of the largest, most relevant global re(insurance) organizations.

Sompo Group at-a-glance

12 months ended, as of 31 March 2022

\$38B_{USD}

GROUP GROSS
PREMIUMS

\$2.5B_{USD}

OPERATING INCOME

\$113B_{USD}

TOTAL ASSETS

A+

SOMPO INTERNATIONAL
FINANCIAL RATING
S&P; A.M. BEST



Sompo contributes to the security, health, and wellbeing of our customers and society as a whole by providing insurance and related services of the highest quality possible.

Sompo Group Companies

Domestic (Japan) P&C Insurance Business

Providing high-quality P&C insurance products and services that respond to diversifying risks.

Domestic (Japan) Life Insurance Business

Provides insurance that meets the customer's life stages, such as medical and cancer insurance, life insurance, education endowment insurance, and annuities.

Nursing Care & Senior Business

Providing a wide range of high quality nursing care services — from facilities to at-home — to support the “security, health and wellbeing” of our customers.

Sompo International

Sompo International is a leading global provider of commercial and consumer property and casualty (re)insurance.

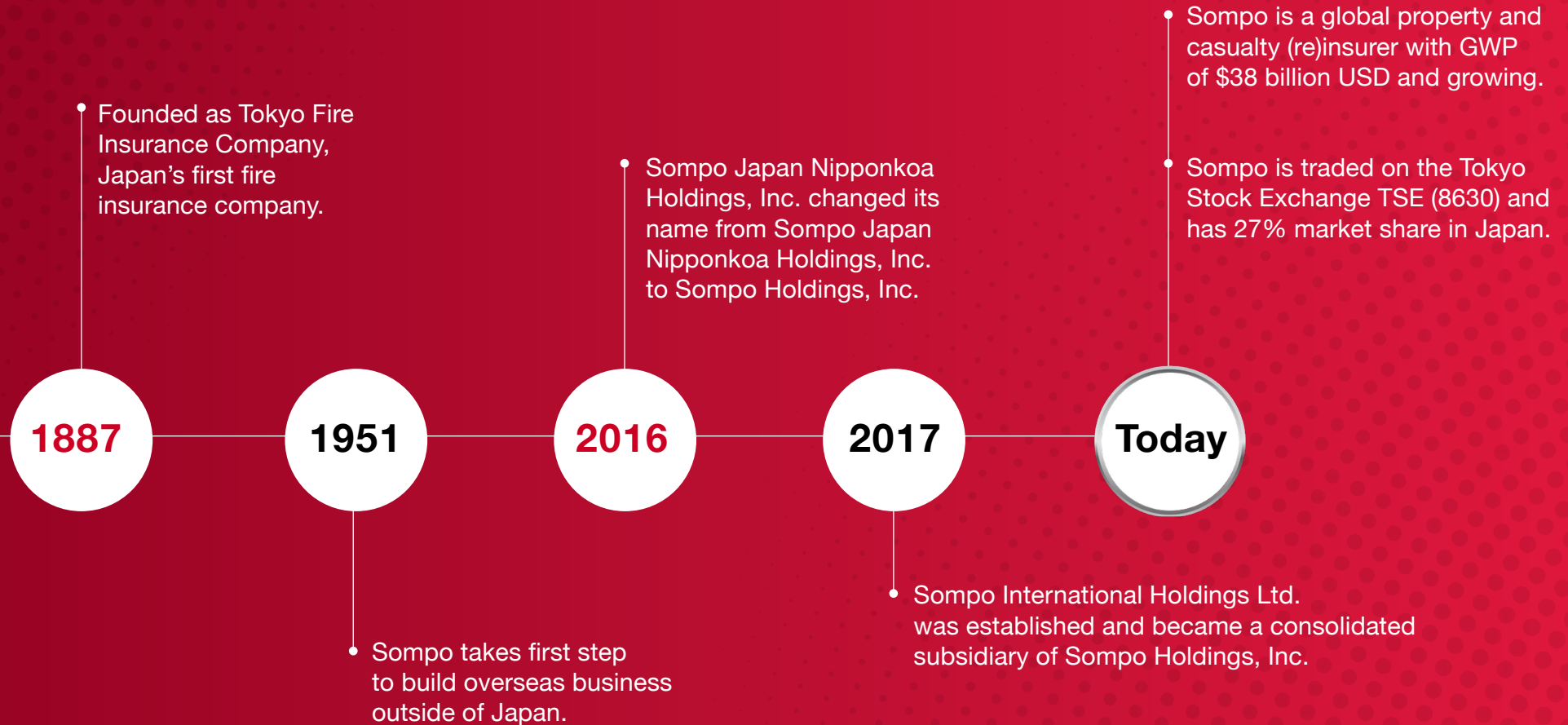


SOMPO INTERNATIONAL



Our history

The Sompo story started 130 years ago...



SOMPO INTERNATIONAL

Our story is about people and delivering
on a commitment to you.



SOMPO INTERNATIONAL

Sompo International at-a-glance

Sompo International is a leading global provider of **commercial** and **consumer** property and casualty (re)insurance.

\$13.9B_{USD} GROSS WRITTEN PREMIUM

\$3.8B_{USD}
REINSURANCE

\$8.4B_{USD}
INSURANCE

\$1.7B_{USD}
CONSUMER

GWP (2021)

12 months ended, as of 31 December 2021



James Shea
Executive Chairman
& CEO

Access to over **100**
COUNTRIES

VIA **SOMPO & AFFILIATED COMPANIES**
(through our multinational platform)



Over **30** LINES OF BUSINESS
AND OPERATING IN **29**
COUNTRIES

“ Sompo International has become a stronger, dynamic and more relevant market presence in our industry. Our leadership team is **committed to investing in the best talent** and tools to meet the strategic goals of our business while helping to drive our brand recognition around the world. Our priorities remain the same — **we will lead with our core values** and our customers and trading partners will be at the center of everything we do. ”

James Shea
Executive Chairman
& CEO



SOMPO INTERNATIONAL

We are solutions oriented and value long-term relationships.

Our global business solutions are organized to provide a consistent customer experience and market approach with the ease of doing business around the world.

Global Agriculture	Global Claims	Global Consumer Insurance
AgriSompo is an integrated platform delivering both traditional and innovative crop insurance and productivity tools to farmers, ranchers, farm suppliers, other insurers, and agribusinesses around the world.	We empower our experienced and dedicated claims professionals to be an integral part of the underwriting process and to provide outstanding service to our insureds globally.	High quality, personal lines, small to medium enterprise and corporate insurance solutions tailored to local markets.
Global Client & Distribution Management	Global Reinsurance	Sompo Holdings Multinational Platform
Sompo International's platform that is dedicated to managing key relationships with our global distribution partners and providing the highest quality of service to our valued clients around the world.	Specialized and broad multiline capabilities across a wide range of reinsurance products in key markets worldwide.	Worldwide platform that allows Sompo to effectively connect its paper, products, capacity and underwriting expertise across over 100 countries around the world.

We're growing.

We will grow by leveraging our expertise globally and maintaining underwriting discipline. Our focus remains on building meaningful business relationships and providing top quality service and solutions.



SOMPO INTERNATIONAL

Our focus is on expansion, sustainable growth and providing excellent customer service.

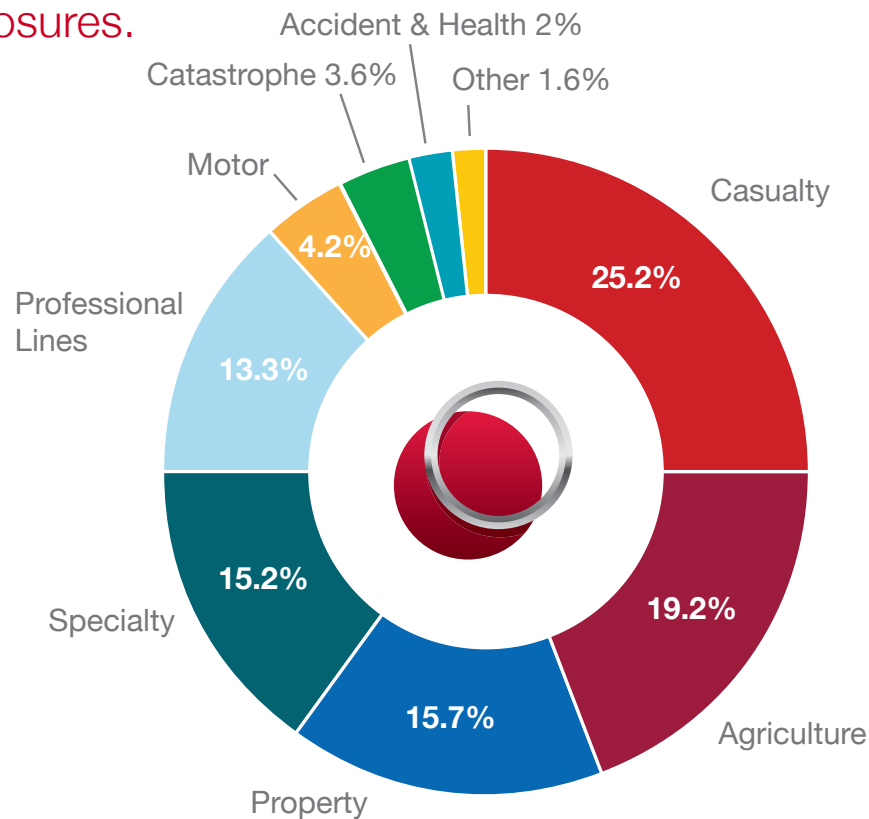
As we grow, our regional structure enables us to better leverage our underwriting acumen, market expertise, consistency of appetite and a focus on excellent customer service that we have always prioritized.

Sompo International Insurance Regions

North America	UK, Europe & Latin America	Asia Pacific
Offers a diverse mix of insurance products and industry solutions through a network of wholesale and retail brokers in Bermuda, Canada, Mexico and the United States.	Our Global Markets Insurance platform works through a broad distribution network outside of North America – primarily in the UK, Europe, Brazil and APAC – to offer multi-line insurance solutions to our insureds.	Sompo International's Consumer and Commercial P&C offerings are offered across 14 markets in the Asia Pacific Region outside of Japan.

We are always working to find a solution for our clients.

We offer a diversified mix of over 30 products and services while remaining disciplined in managing our risk exposures.



SOMPO INTERNATIONAL BUSINESS MIX
COMMERCIAL P&C AND CONSUMER

We value what people think of us.

See the positive things brokers and clients are saying about Sompo International.

“
Having the ability
to pay claims
on time – Sompo
excels at that!
”

“
Focused on
winning & getting
a deal done.
”

“
Very user-friendly in
comparison to some of the
larger carriers out there
that have a 'my way or
the highway' approach.
”

“
Very easy to do
business with.
”

“
Gives it everything
they've got.
”

“
They hire the
best talent & that
is their greatest
asset.
”

“
As a client they're
significant,
professional,
& thoughtful.
”

“
A highly
experienced
team.
”

“
They understand
& listen
to our side.
”

“
They will find a way to get a
hard deal done understanding the
relationships at play. They always
try to find a way that makes sense
for trading partners. If most
carriers say 'not interested /
can't do it' Sompo will say,
how do we write that.
”

“
Very willing to be a
partner rather than
treating the client
as a commodity.
”

“
Underwriters are
known for thinking
outside of the box.
”

Part of our success is driven by a **strong culture.**

Continuous improvement allows us to attract and retain the best talent, stay relevant and deliver profitable results.



WHAT DO WE STAND FOR?

Ethics and integrity are the foundation of delivering on our commitment to you.

We believe that core values drive success, and that when relationships are held in the highest regard, anything can be accomplished.



We're committed to improving and trying to make things better for everyone.

Our approach to ESG and I&D



Environmental, Social and Governance

At Sompo International we appreciate that ESG issues need to be taken seriously. We're working to improve our efforts in these areas and aim to create a consciously profitable organization for the benefit of all stakeholders — and in turn, help to build a sustainable future for our company and the world.

We are committed to:

- Net Zero by 2050
- Pursuing activities that have a positive impact on the environment
- Aligning with our clients on sustainability issues
- Continuing to make ESG friendly investments



Inclusive Diversity

Sompo International believes in an organizational environment where everyone belongs. We proudly support all genders and are a multi-racial, multi-cultural global enterprise. Now, more than ever, is a time to build upon and accelerate our long-term Inclusive Diversity strategy with a view to further embedding inclusion, diversity and fairness into all that we do.

We are committed to:

- Celebrating diversity
- Active support for underrepresented groups
- Embedding inclusive organization design
- Sharing our voice
- Learning & Development

We are thankful for
our trading partners and clients
and are excited about the future.

**LET'S CONTINUE
THE STORY TOGETHER...**

