

London Market & Europe Insurance

Products and Capabilities





Since our inception, Sompo International has broadened our capabilities and distribution channels to become a leading specialty insurance company in the London Market. We have now expanded our global reach into the European Union with the integration of Sompo Europe, the establishment of a new insurer based in Luxembourg and access to Lloyd's Brussels.

With a dedicated team comprised of the highest quality underwriters, claims and support professionals with years of experience in their disciplines, we are recognized as an approachable and trusted partner to our intermediaries and clients. Our specialty underwriters spend time understanding each client's risk exposures and we have quickly gained a reputation for providing sustainable and pragmatic solutions.

With a client-focused approach and diverse product offerings, we are well positioned to provide efficient and responsive service to our clients throughout Europe.

I encourage you to visit our website or contact our London Market & Europe underwriting teams to learn more.



Graham EvansChief Executive Officer,
London Market & Europe Insurance
Sompo International

Our Commitment to the London & European Markets:

With a commitment to the London & European Markets, our Insurance teams underwrite specialty risks through several strongly capitalized A+ S&P rated underwriting platforms.

Endurance at Lloyd's, managing agent of Syndicate 5151, delivers customized products to clients around the world.

Endurance Worldwide Insurance Limited, our London-based company platform, offers UK and U.S. surplus lines capabilities.

SI Insurance (Europe), SA, our new Luxembourgbased insurance company, provides a diverse range of products to clients across the European Economic Area.

Working through broad distribution networks outside of North America, we offer the following products to accounts around the globe:

- Accident & Health
- Aerospace
- Casualty
- Energy
- Marine
- Political & Financial Risk
- Professional Lines
 - Financial Institutions
 - Management Liability
 - Professional Indemnity
- Property
- Transaction Risk

We offer significant capacity as lead or follow market, across all of our products. We offer stable and competitive terms throughout the market cycle and 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.

London Market & Europe Insurance products and capabilities

PROPERTY, MARINE AND ENERGY

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
Property	 Agriculture and Food Production Financial Services Healthcare High Technology Hospitality Manufacturing Media Metals and Minerals Pharmaceutical Public Entities Real Estate Retail Telecommunication Transportation 	Primary, excess or quota share coverage for the following risks: • Fire and related perils: \$50M • High hazard Earthquake, Wind and Flood (normal maximum lines) – \$5M within the 1 in 100 year return period – \$10M within the 1 in 250 year return periods	Rupert Cousins Senior Vice President, Head of Property London Market & Europe Insurance T +44 (0) 20 7337 2862 E rcousins@sompo-intl.com
Marine – Cargo & Specie	Cargo: • Hi-tech • Pharmaceutical • Machinery • Oil & Gas • Bulk Oil • Ores Specie: • Precious Metal – Vault Locations • Museums and Galleries • Wholesale Jewellers • Secure Logistics and Valuable Asset Management	Cargo: \$25M Cargo Open Policy Excess Stock Stock – Throughput Project Cargo Specie: \$50M General Specie Fine Art Jewellers Block Cash in Transit (Excess)	Paul Ashworth Head of Marine London Market & Europe Insurance T +44 (0) 20 7246 6055 E pashworth@sompo-intl.com Gordon Fry Head of Cargo & Specie London Market & Europe Insurance T +44 (0) 20 7337 2956 E gfry@sompo-intl.com
Marine – Hull & Liability	Blue & Brown Water Hull: • Vessels of all sizes and types Marine Liability: • P&I Clubs • Ship Repairers • Charterers • Terminal Operators • Mortgagees	Blue & Brown Water Hull: Hull and Machinery: \$25M Builders' Risk: Up to \$50M Marine Hull War: Up to \$50M Mortgagees Interest: Up to \$50M Marine Liability: P&I: Up to \$50M Other Marine Liability: \$25M	Paul Ashworth Head of Marine London Market & Europe Insurance T +44 (0) 20 7246 6055 E pashworth@sompo-intl.com Christopher Stafford-Hill Senior Vice President, Hull & Liability London Market & Europe Insurance T +44 (0) 20 7337 2995 E cstaffordhill@sompo-intl.com
Energy	 Upstream: Contractors, Exploration and Production Mid and Downstream: Refiners, Petrochemical, Gas Processing, Storage and Distribution Power: Electricity Generating Renewables: Wind and Solar 	 Mono-line to Composite Fully integrated approach \$100M line capability 	Tom Houston Head of Energy London Market & Europe Insurance T +44 (0) 20 7337 2931 E thouston@sompo-intl.com Alex Murray Senior Vice President, Deputy Head of Energy Head of Onshore Energy London Market & Europe Insurance T +44 (0) 20 7337 2926 E amurray@sompo-intl.com



PROFESSIONAL LINES

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
Financial Institutions	Financial institutions clients including the following sectors (excluding those domiciled in the U.S.): 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: Professional Liability 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 Insurance T +44 (0) 20 7337 2923 E jrichards@sompo-intl.com Europe Specialty Mathieu Borneuf Senior Vice President, Professional Lines M +34 668 103 066 M +44 (0) 74 0885 4471 E mborneuf@sompo-intl.com
Management Liability	All industry sectors excluding Financial Institutions and clients domiciled in the U.S.: • 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: • Management Liability • D&O including Side-A and Side-A DIC • Employment Practices Liability • Pension Trustee Liability • Public Offering of Securities • Crime Capacity: \$25M across all products	London Market Jeremy Isaacs Senior Vice President, Head of Management Liability London Market Insurance T +44 (0) 20 7337 2851 E jisaacs@sompo-intl.com Europe Specialty Mathieu Borneuf Senior Vice President, Professional Lines M +34 668 103 066 M +44 (0) 74 0885 4471 E mborneuf@sompo-intl.com
Professional Indemnity	Micro, SME to FTSE 100 clients (excluding those domiciled in the U.S.) including: • Accountants • Architects • Chartered Surveyors • Cyber • Design & Construct • Engineers • Insurance Brokers • Information Technology • Media • Miscellaneous • Project Specific Policies • Solicitors	Primary and excess coverage: Any One Claim Coverage Costs In Addition to Limit of Indemnity Costs Exclusive Deductibles Full Civil Liability Ten year policy period available on project specific policies Capacity: \$25M across all products	London Market Ian Bowler Senior Vice President, Head of Professional Indemnity London Market Insurance T +44 (0) 20 7337 2920 E ibowler@sompo-intl.com Europe Specialty Mathieu Borneuf Senior Vice President, Professional Lines M +34 668 103 066 M +44 (0) 74 0885 4471 E mborneuf@sompo-intl.com
Transaction Risk	All industry sectors: 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	Primary and excess coverage across the following products: • Buyer-side W&I Insurance • Seller-side W&I Insurance • Seller-induced Buyer-side W&I Insurance • Tax Liability Insurance (TLI) Capacity: \$50M capacity for W&I Insurance	Thomas M. Mannsdorfer Executive Vice President, Head of European Specialty Insurance Underwriting M +34 668 103 078 M +44 (0) 74 0886 7866 E tmannsdorfer@sompo-intl.com Alicia Sánchez Vice President, Senior Underwriter, M&A M +34 668 102 703 M +44 (0) 740 885 6448 E asanchez@sompo-intl.com

SPECIALTY

Product	Target Classes (Includes but not limited to)	Products/Capacity	Key Contact
Casualty	 Manufacturing Retail Energy (primary E&P and downstream) Transportation Public Sector Construction (annual) Construction projects (up to 78 months plus maintenance period) Hospitality Sports 	Primary and excess coverage across all products determined by both territory and sector, including Employers and Public Liability coverage where required. Capacity: \$25M USD/CAD or \$30M AUD	Giles Quartly Senior Vice President, Head of General Liability London Market & Europe Insurance T +44 (0) 20 7337 2992 E gquartly@sompo-intl.com
Accident & Health	 Personal Accident/Illness (Group & Individual) Medical Expense Sports Professionals War & Terrorism Travel/Credit Card Aviation Contract Protection Insurance 	Primary and excess coverage provided with maximum capacity as follows: • Any One Life: \$5M • Any One Event: \$25M • Medical Expenses: \$10M per person	Dale Willetts Executive Vice President, Head of Specialty Lines London Market & Europe Insurance T +44 (0) 20 7246 6032 E dwilletts@sompo-intl.com Andrew Fuller Senior Vice President, Accident & Health London Market & Europe Insurance T +44 (0) 20 7246 6034 E afuller@sompo-intl.com
Aerospace	 Airline Commercial Operators Airline Industrial Aid Operators Product Manufacturers Service and Repair Providers Airport Operators Air Traffic Services Ground Service Providers General Aviation Operators General Aviation Industrial Aid Operators Lessors, Banks and Finance Houses 	Primary and excess coverage provided with maximum capacity as follows: • Hull and Liability: \$150M • Liability Only Cover: \$150M • Hull War: \$25M • Excess Liability War: \$75M	Andrew Metcalfe Head of Aerospace London Market & Europe Insurance T +44 (0) 20 7337 2961 E ametcalfe@sompo-intl.com
Political & Financial Risks	 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 Asset Finance — Credit Risk Solutions 	Coverage across a full range of political risk and credit insurance products, including: • Trade-related Political Risk Insurance including coverage against: • 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 Capacity: \$60M per risk	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
Weather Risk	 Corporations & Municipalities Global Energy Construction Transportation Renewable Energy Retail Agriculture Marine Offshore 	Customized products and multiple contract forms	Ralph Renner Director, Head of European Origination, Global Weather T +44 207 337 2873 E rrenner@sompo-intl.com

London Market & Europe Insurance Leadership

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About Sompo International

The Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc. (Sompo), whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a global specialty provider of property and casualty insurance and reinsurance. Sompo International underwrites agriculture, professional lines, property, marine and energy, and casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines and specialty lines of reinsurance.

Our Financial Strength

Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are backed by the financial strength of Sompo Holdings, Inc., which holds more than \$100 billion in total assets.

Our Lloyd's Syndicate

Syndicate 5151 underwrites exposures across a diverse range of industries utilising Lloyd's network of licenses in the provision of multinational policies bespoke to individual client requirements. Working closely with our Lloyd's brokers and their network of producing agents, our approach is to build long- term lasting relationships with our clients. Endurance at Lloyd's is the managing agent of Syndicate 5151. As an extension of our London-based Lloyd's platform Syndicate 5151, we have access to Lloyd's Brussels via LBS 5385, which is our platform to write European Economic Area syndicate risk post-Brexit.

BERMUDA

Hamilton, Bermuda

UNITED KINGDOM

London, England

CONTINENTAL EUROPE

Barcelona, Spain Bordeaux, France Brussels, Belgium Düsseldorf, Germany Luxembourg Milan, Italy Paris, France

MEXICO

Mexico City

UNITED STATES

Atlanta, Georgia Boston, Massachusetts Cedar Knolls, New Jersey Charlotte, North Carolina Chicago, Illinois Dallas, Texas Florham Park, New Jersey Los Angeles, California Louisville, Kentucky Lubbock, Texas Nashville, Tennessee New Hyde Park, New York New York, New York Philadelphia, Pennsylvania Purchase, New York San Francisco, California Seattle, Washington St. Louis, Missouri

