



**SOMPO
INTERNATIONAL**

**2018
SUMMARY**

REINSURANCE

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

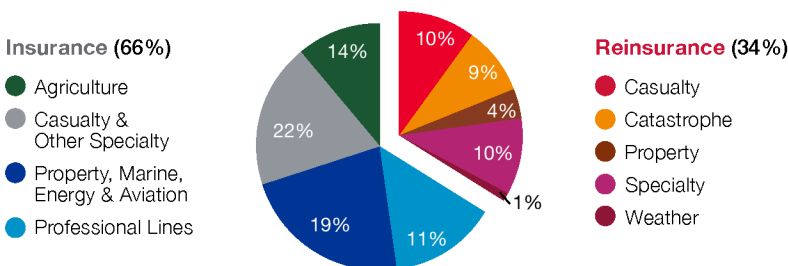
12 Months Ended December 31, 2018 (In millions of U.S. dollars)

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.



REINSURANCE HIGHLIGHTS

Over the last several years, Sompo International Reinsurance has continued to grow its reinsurance portfolio across products, geographies and distribution channels, with positive financial results. By partnering with its clients, Sompo International Reinsurance has designed and implemented risk management solutions which utilize our enhanced product offerings and financial strength.

- We deliver a diverse set of products through collaborative, specialized teams who tailor our solutions to the needs of each account
- Our disciplined approach to risk management and claims handling, coupled with strong analytical skills, provides broad multiline capabilities across products and geographies
- Through globally networked centers of excellence, we offer comprehensive solutions focused on key specialty markets:
 - AgriSompo: Delivering cutting-edge insurance and reinsurance solutions to agribusinesses and insurance companies worldwide
 - SomPro: Integrated Professional Liability platform providing a broad range of financial lines and cyber insurance and reinsurance products, underwriting approximately \$1 billion in gross written premiums worldwide

Financial Highlights

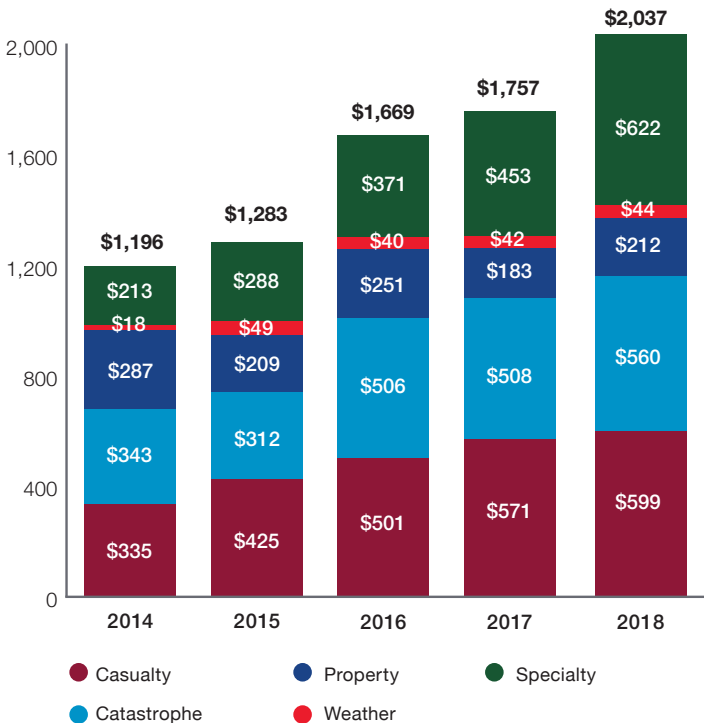
In millions of U.S. dollars

	YEAR ENDED DEC 31, 2018 (Audited)	YEAR ENDED DEC 31, 2017 (Audited)	YEAR ENDED DEC 31, 2016 (Audited)
SOMPO INTERNATIONAL			
Gross Premiums Written	\$5,960.7 ¹	\$5,108.1	\$4,202.2
Net Premiums Written	\$3,319.8 ¹	\$2,877.3	\$2,369.9
Total Assets	\$20,705.3	\$19,007.4	\$14,122.9
Total Shareholders' Equity ²	\$6,847.0	\$7,036.3	\$4,882.4
SOMPO INTERNATIONAL REINSURANCE			
Gross Premiums Written	\$1,996.0	\$1,716.0	\$1,631.7
Net Premiums Written	\$1,572.8	\$1,380.3	\$1,313.7

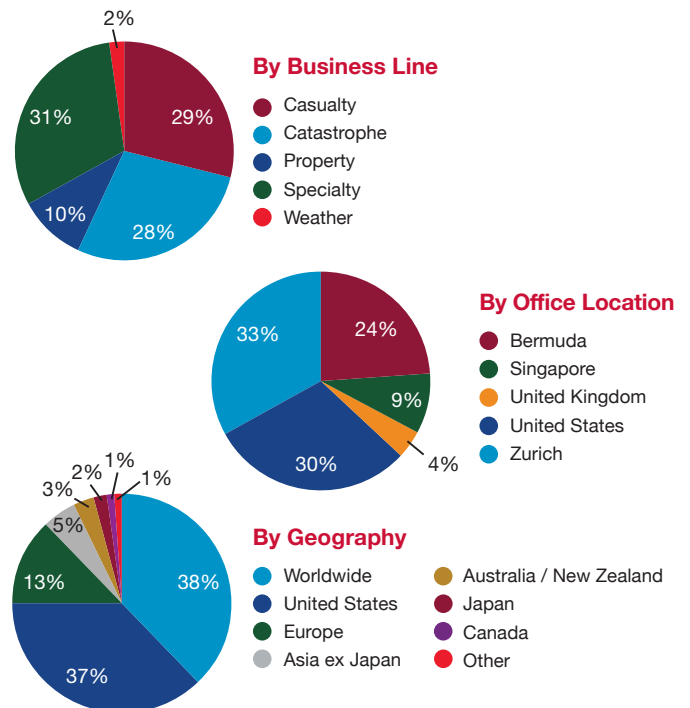
For more detailed financial information, please visit www.sompo-intl.com/about-us/financial-highlights

Reinsurance Gross Premiums Written= \$2,036.6 Million³

In millions of U.S. dollars



12 Months Ended December 31, 2018



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 Total Shareholders' Equity excludes non-controlling interests.

³ Includes weather derivative premiums.

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 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 its operating subsidiaries. As of December 31, 2018, Sompo International had 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.

Sompo International

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