



SOMPO
INTERNATIONAL

INSURANCE

Sompo International Insurance

Financial Report – 3rd Quarter 2018



ABOUT SOMPO HOLDINGS, INC.

Sompo International Holdings Ltd. is a wholly owned subsidiary of Sompo Holdings, Inc. (Sompo), which was founded in Japan in 1887 and is currently traded on the Tokyo Stock Exchange under the ticker symbol TSE (8630).

- Sompo is a highly respected insurance company with more than 80,000 employees operating in 30 countries throughout Europe, North America, Central and South America, Asia and Oceania, and the Middle East and Africa.
- Sompo's largest business, Sompo Japan Nipponkoa Insurance Inc., is one of the leading property and casualty insurance groups in the Japanese domestic market with approximately 27% market share.
- Through Sompo International, Sompo is actively seeking to expand its business outside of Japan through organic growth and acquisition.

SOMPO HOLDINGS, INC.

12 Months Ended September 30, 2018

In millions of U.S. dollars

Total Assets	\$107,048
Net Assets	\$16,416
Net Premiums Written	\$24,622

SOMPO INTERNATIONAL FINANCIAL STRENGTH RATINGS

Sompo International's wholly owned operating subsidiaries contribute to our excellent financial strength by maintaining the following ratings:

COMPANY	A.M. BEST	S&P	LOCATION
American Agri-Business Insurance Company	A+	N/A	U.S.
Bond Safeguard Insurance Company	A+	N/A	U.S.
Endurance American Insurance Company	A+	A+	U.S.
Endurance American Specialty Insurance Company	A+	A+	U.S.
Endurance Assurance Corporation	A+	A+	U.S.
Endurance at Lloyd's*	A	A+	UK
Endurance Risk Solutions Assurance Co.	A+	A+	U.S.
Endurance Specialty Insurance Ltd.	A+	A+	Bermuda
Endurance Worldwide Insurance Limited	A+	A+	UK
Lexon Insurance Company	A+	N/A	U.S.
SI Insurance (Europe), SA	N/A	A+	Luxembourg
Sompo America Fire & Marine Insurance Company	A+	N/A	U.S.
Sompo America Insurance Company	A+	A+	U.S.
Sompo Japan Nipponkoa Insurance Company of Europe Limited	N/A	A	UK

* Accounts written through our Lloyd's London and Brussels Syndicate utilize the market's common rating, supported by the Lloyd's Central Fund.

SOMPO INTERNATIONAL INSURANCE HIGHLIGHTS

- We continue to build out our underwriting capabilities and expand our presence in Continental Europe.
 - We launched SI Insurance (Europe), SA, in Luxembourg with branches in Belgium, France, Germany, Italy, Spain and the UK to ensure uninterrupted service and capacity to our clients across the European Economic Area (EEA) well ahead of Brexit.
 - As an extension of our London-based Lloyd's platform Syndicate 5151, we have access to Lloyd's Brussels via LBS 5385, which will be our platform to write EEA syndicate risk post-Brexit.
- Recent initiatives at AgriSompo, our global agriculture insurance platform, enhance our ability to offer innovative crop insurance and advanced productivity tools to growers, insurance agents and agri-businesses around the world.
 - We entered into an exclusive global strategic partnership with CropTrak™, a leading provider of technology solutions for the food and agriculture markets.
 - We established a strategic distribution relationship with SV Sparkassenversicherung, one of the largest German insurance companies and an agriculture market leader.
- We launched an Environmental Liability Insurance unit that extends our expertise and capabilities to a wider range of industries by offering a tailored suite of environmental liability programs to clients in the U.S., further complementing the breadth of products we offer to this market.
- We further expanded our Global Risk Control Services function within our insurance business to include resources throughout the U.S. and Europe, with certified experts across a broad range of market sectors, enhancing the industry leading risk mitigation services we provide to our clients.

SOMPO INTERNATIONAL FINANCIAL HIGHLIGHTS^{1,2}

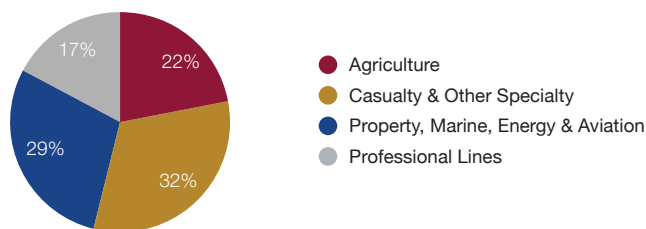
(in millions of U.S. dollars)

	QUARTER ENDED SEPT 30, 2018 (Unaudited)	9 MONTHS ENDED SEPT 30, 2018 (Unaudited)	YEAR ENDED DEC 31, 2017 (Audited)	YEAR ENDED DEC 31, 2016 (Audited)
SOMPO INTERNATIONAL				
Gross Premiums Written	\$1,055.3	\$4,870.9	\$5,108.1	\$4,202.2
Net Premiums Written	\$480.9	\$2,673.5	\$2,877.3	\$2,369.9
Total Assets	\$21,209.6	\$21,209.6	\$19,007.4	\$14,122.9
Total Shareholders' Equity ³	\$7,012.6	\$7,012.6	\$7,036.3	\$4,882.4
SOMPO INTERNATIONAL INSURANCE				
Gross Premiums Written	\$848.3	\$3,076.7	\$3,392.1	\$2,570.5
Net Premiums Written	\$331.7	\$1,290.0	\$1,497.0	\$1,056.3

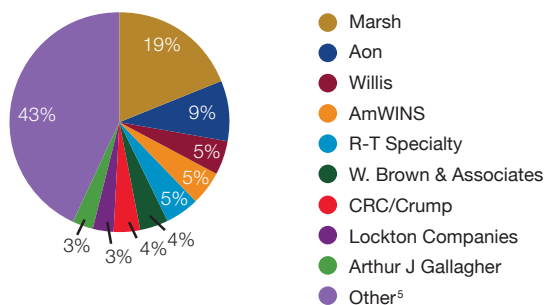
For more detailed financial information, please visit www.sompo-hd.com/en/ir/financial

Insurance Gross Premiums Written = \$3,841.1 Million^{1,2}

12 Months Ended September 30, 2018



Production by Major Brokers⁴



¹ In 2018 Sompo Japan Nipponkoa Insurance Company of Europe Limited was integrated into Sompo International with Gross Premiums Written of \$107.9M and Net Premiums Written of \$5.2M for the nine months ended September 30, 2018.

² In 2017 Sompo America was integrated into Sompo International with Gross Premiums Written of \$413.9M and Net Premiums Written of \$193.7M.

³ Total Shareholders' Equity excludes non-controlling interests.

⁴ Excludes ARMtech, which distributes Agriculture insurance through independent agents.

⁵ Includes multiple brokers with less than 3% share.

INSURANCE LINES

ARMtech Our U.S. crop insurance subsidiary, ARMtech, offers multi-peril crop insurance, crop hail, livestock risk protection and other agricultural risk management products through independent agents.

Bermuda Insurance Working through an international network of brokers, we serve insureds ranging from mid-sized companies to the largest multinational corporations providing the following products:

- Cyber & Network Risk
- Direct & Facultative Property
- Excess Casualty
- Healthcare Liability
- Professional Lines (Commercial Management Liability, Sompo Pro, Financial Institutions)

Global Risk Solutions Serving the Real Estate, Hospitality, Financial Institutions, and Professional Services industries and the U.S. operations of Sompo's Japanese clients, we work exclusively through retail brokers, focusing on middle-market and large accounts. We offer the following products:

- Property
- General Liability
- Multiline/Package
- Auto
- Workers' Comp
- Umbrella/Excess Casualty
- Professional Lines (Real Estate, Hospitality and Japanese Interest Accounts)
- Builders' Risk
- Environmental
- Surety
- Cyber & Network Risk
- Weather Protection

London Market & Europe Insurance Working through our broad distribution network outside of North America and our Lloyd's of London Syndicate with access to Lloyd's Brussels, we offer the following products to accounts around the globe:

- Accident & Health
- Aerospace
- Casualty
- Cyber & Network Risk
- Energy
- Marine
- Political & Financial Risk
- Professional Lines (Professional Indemnity, Management Liability, Financial Institutions)
- Property
- Transaction Risk

U.S. Insurance Servicing clients from small businesses to multi-nationals, our specialized teams offer a diversified set of insurance products through our network of wholesale and retail brokers, and MGUs including:

- Aviation via W. Brown Associates
- Commercial Property
- Cyber & Network Risk
- Environmental
- Excess Casualty – E&S
- Excess Casualty – Retail
- Healthcare Liability
- Inland Marine
- Middle Market Property
- Ocean Marine
- Primary Casualty – E&S
- Professional Lines (Commercial Management Liability, Sompo Pro, Financial Institutions)
- Property – E&S
- Small Commercial & Program Business (Sompo Express)
- Surety

Sompo International

INSURANCE BUSINESS LEADERS

John A. Kuhn

Chief Executive Officer,
Global Insurance and
Chief Underwriting Officer,
Commercial P&C
jkuhn@sompo-intl.com

Michael Chang

Chief Executive Officer,
Global Risk Solutions
mchang@sompo-intl.com

Michael Smith

President & Chief Executive
Officer, ARMtech Insurance
Services, Inc.
michael.smith@arnt.com

Graham Evans

Chief Executive Officer,
London Market &
Europe Insurance
gevans@sompo-intl.com

Christopher Sparro

Chief Executive Officer,
U.S. Insurance
csparro@sompo-intl.com

Sompo International

INSURANCE LOCATIONS

BERMUDA (Headquarters)

Hamilton

BELGIUM

Brussels

FRANCE

Bordeaux

Paris

GERMANY

Düsseldorf

ITALY

Milan

LUXEMBOURG

Luxembourg

MEXICO

Mexico City

SPAIN

Barcelona

UNITED KINGDOM

London

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

Mount Juliet, Tennessee

Nashville, Tennessee

New Hyde Park, New York

New York, New York

Purchase, New York

San Francisco, California

Seattle, Washington

St. Louis, Missouri



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To learn more, visit us at: www.sompo-intl.com/insurance