



SOMPO
INTERNATIONAL

REINSURANCE

Sompo International Reinsurance

Financial Report – 3rd Quarter 2018



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 our Lloyd's Syndicate 5151 utilize the market's common rating, supported by the Lloyd's Central Fund.

About Sompo International

Sompo International is a leading global specialty provider of property and casualty insurance and reinsurance. With extensive product specialist skills, deep local market knowledge, and significant capacity we deliver sustainable solutions to address our clients' and brokers' evolving needs – both today and into the future.

- Sompo International is headquartered in Bermuda with staff in Belgium, France, Germany, Italy, Luxembourg, Mexico, Singapore, Spain, Switzerland, the United Kingdom and the United States.
- We launched SI Insurance (Europe), SA, in Luxembourg to ensure uninterrupted service and capacity to our clients across the European Economic Area well ahead of Brexit.

About Sompo Holdings, Inc.

The Sompo International companies are wholly owned subsidiaries 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.
- Sompo's net premiums for the year ended September 30, 2018 were \$25 billion USD.
- As of September 30, 2018, Sompo has \$107 billion USD in total assets along with \$16 billion USD in net assets.

SOMPO INTERNATIONAL FINANCIAL HIGHLIGHTS

(in millions of U.S. dollars)

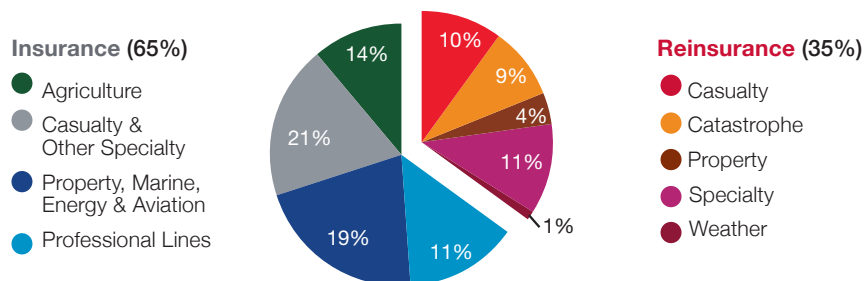
	QUARTER ENDED SEPT 30, 2018 (Unaudited)	9 MONTHS ENDED SEPT 30, 2018 (Unaudited)	YEAR ENDED DEC 31, 2017 (Audited)	YEAR ENDED DEC 31, 2016 (Audited)
SOMPO INTERNATIONAL				
Gross Premiums Written ^{1,2}	\$1,055.3	\$4,870.9	\$5,108.1	\$4,202.2
Net Premiums Written ^{1,2}	\$480.9	\$2,673.5	\$2,877.3	\$2,369.9
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 REINSURANCE				
Gross Premiums Written	\$207.0	\$1,794.2	\$1,716.0	\$1,631.7
Net Premiums Written	\$149.2	\$1,383.5	\$1,380.3	\$1,313.7

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

Sompo International Business Mix

Trailing 12 Months Ended September 30, 2018

Gross Premiums Written = \$5,867.0 Million^{1,2,4}



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 Includes weather derivative premiums.



**SOMPO
INTERNATIONAL**

REINSURANCE

About Sompo International Reinsurance

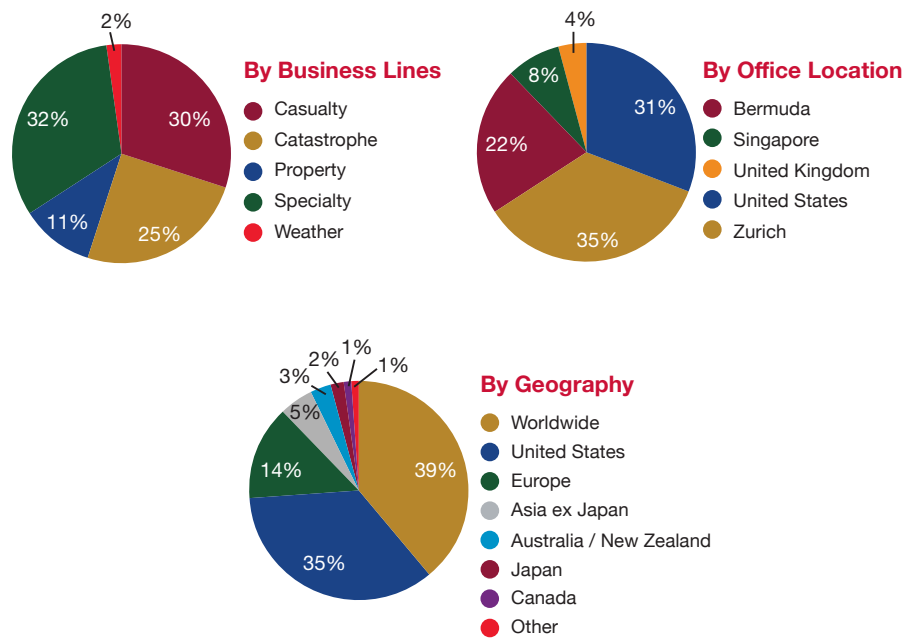
- Sompo International Reinsurance underwrites casualty, including professional lines, catastrophe, property, weather, and specialty lines of reinsurance including agriculture, aviation, energy, engineering, marine, mortgage & financial, political risk, surety and trade credit.
- We have highly experienced teams of specialized reinsurance underwriters located in key reinsurance markets including Bermuda, London, New York, Singapore and Zurich, supported by knowledgeable actuarial, analytical, legal and claims professionals along with proprietary risk modeling and underwriting tools.

Reinsurance Highlights

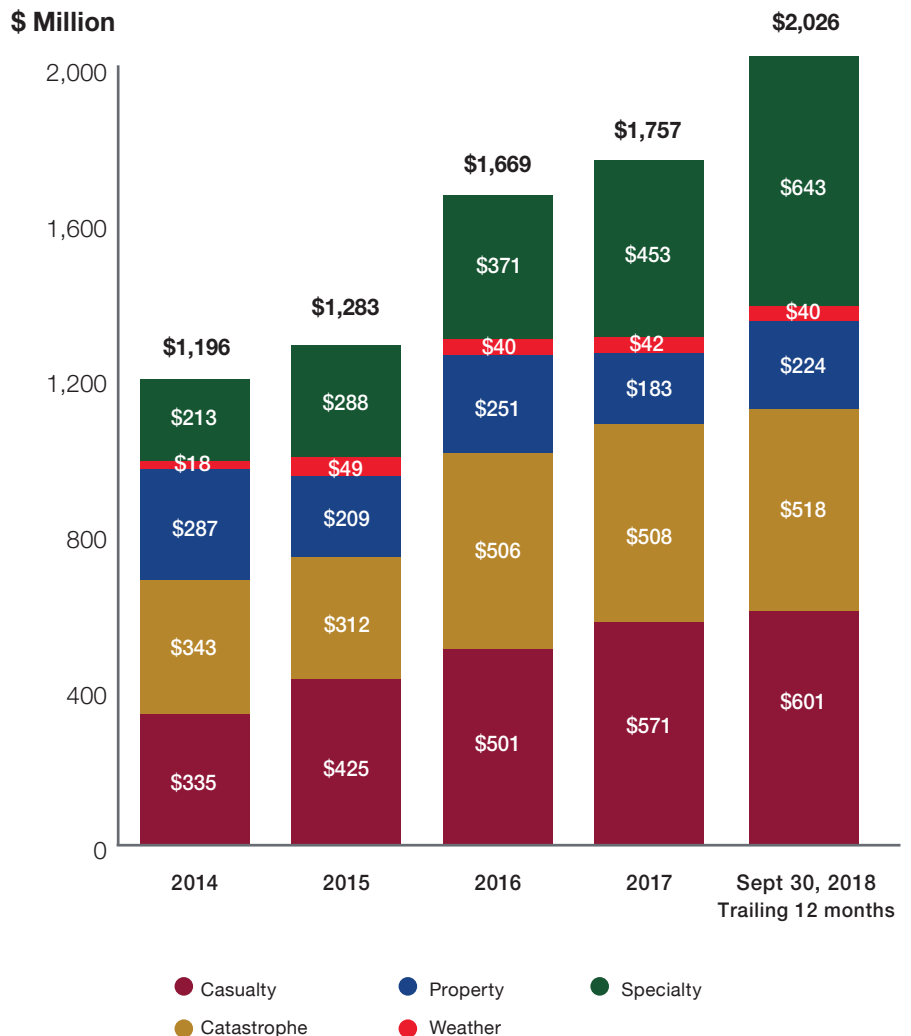
Over the last several years, Sompo International Reinsurance has achieved significant global expansion while delivering strong financial results. We continue to grow our reinsurance portfolio with an appropriate balance across products, geographies and distribution channels. Our growth is achieved by partnering with our clients to design and implement risk management solutions which utilize our enhanced product offerings and financial strength.

- We recently formed a new Specialty & Casualty Facultative Reinsurance operation in the U.S., to deliver Worker's Compensation and Commercial Auto Liability products, using an industry leading automated modeling and pricing system. This new business enhances our facultative offerings while complementing our strong casualty treaty business.
- We continue to expand our AgriSompo global agriculture platform and have formed a strategic partnership with SV SparkassenVersicherung, one of the largest public German insurance companies, to jointly develop and introduce innovative agriculture products for the German market. This partnership and other initiatives will enable us to continue delivering cutting-edge insurance and reinsurance solutions to agribusinesses and insurance companies worldwide.
- We launched SomPro, an integrated platform bringing together our global network of professional liability underwriting teams to deliver a broad range of financial lines and cyber insurance and reinsurance products. Across our SomPro teams, we underwrite approximately \$1 billion in gross written premiums globally.

Reinsurance Gross Premiums Written = \$2,025.9 Million⁴ 12 Months Ended September 30, 2018



Reinsurance Gross Premiums Written⁴





Sompo International

REINSURANCE LOCATIONS

Bermuda (Headquarters)

Waterloo House
100 Pitts Bay Road
Pembroke HM 08
Tel No. +1 441 278 0400

Singapore

12 Marina Boulevard, #38-03
Marina Bay Financial Centre
Tower 3
Singapore 018982
Tel No. +65 6521 6860

Switzerland

Pelikanplatz 15
CH-8001 Zurich
Tel No. +41 44 213 2500

United Kingdom

2 Minster Court
Mincing Lane
London, EC3R 7BB
Tel No. +44 207 337 2800

United States

750 Third Avenue
Floors 18 & 19
New York, NY 10017
Tel No. +1 212 471 2800

Sompo International

REINSURANCE LEADERSHIP

Stephen Young

Chief Executive Officer,
Global Reinsurance
syoung@sompo-intl.com

UNDERWRITING

Stefan Beine

EVP & Head of Europe
Non-Specialty Reinsurance
sbeine@sompo-intl.com

David Bigley

EVP, CUO & Head of Global
Catastrophe Reinsurance
dbigley@sompo-intl.com

Christopher Donelan, CPCU, ARe

President & CUO North America
Reinsurance & Head of Global
Casualty Reinsurance
cdonelan@sompo-intl.com

Rene Lamer

Chief Executive,
Singapore Branch
rlamer@sompo-intl.com

Martin Malinow

President,
Sompo Global Weather
mmalinow@sompo-intl.com

Adrian Poxon

EVP & Head of Global Specialty
Reinsurance
apoxon@sompo-intl.com

Christoph Virchow

EVP & Head of Global Specialty
Reinsurance
cvirchow@sompo-intl.com

OPERATIONS

Andrew Bubniak

SVP, Portfolio Management
abubniak@sompo-intl.com

Suzanne Corona, PhD

Head of Reinsurance Analytics
scorona@sompo-intl.com

Scott Edwards

Chief Operating Officer
sedwards@sompo-intl.com

Nicholas Leccese, FCAS

Chief Pricing Actuary
nleccese@sompo-intl.com

John O'Connor, JD

Global Head of Reinsurance Claims
jdoconnor@sompo-intl.com

