SOMPO

CONTINENTAL EUROPE

Commercial insurance offering

Products and capabilities

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance.

Combining unique expertise, financial strength and an entrepreneurial mindset, we're set for growth in Continental Europe. Our culture is underwriting driven, client-focused and based in ethics, integrity and long-term partnerships: We empower our people to tailor solutions that work for our clients and are accretive to our bottom line.

We underwrite on a freedom of services and freedom of establishment basis across the EEA on SI Insurance (Europe), SA, (SIIE) paper, both from Luxembourg as well as from our local branches.

About Sompo

USD year end as of December 31, 2025*

$39.6B Total assets	$17.2B Gross Written Premium (GWP)	$11B Commercial P&C Insurance GWP
$13.7B Total equity	$1.6B Consumer GWP	$4.5B Reinsurance GWP

* Inclusive of $2.6B AgriSompo GWP USD, 12 months ended, as of 31 December 2025 on an unaudited IFRS 4 basis.

** Operating Income/Adjusted Profit: unaudited IFRS 17 basis.

*** Total Assets: audited IFRS 17 basis.

About Sompo Holdings

USD as of March 31, 2026

$116B Total assets	$36B Insurance Revenue	8630.T Traded on the Tokyo Stock Exchange

* USD, 12 months ended, as of 31 March 2026 on an unaudited IFRS 17 basis. Inclusive of Aspen financials.

** Sompo Holdings does not report on a Gross Written Premium (GWP) basis, rather Insurance Revenue.

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LOCATIONS: Zurich • Cologne • Munich • Paris • Milano • Madrid • Barcelona • Luxembourg • Hamburg • Munich • Brussels • Rotterdam

SOMPO

Casualty

PRODUCT	TARGET CLASSES *(includes but not limited to)*	PRODUCT/CAPACITY	CONTACTS
Casualty	• Manufacturing (metal, plastic, electrical, tools, etc.) • Heavy machinery and equipment • Chemical • Construction • Food & beverage • Textiles • Medical devices (no implants) • Transportation & logistics • Utilities / telecommunication (incl. equipment) • Retail / real estate / hotels Out of scope classes • Pharmaceutical companies • Permanently implanted devices • Medical malpractice, healthcare • Aircraft & critical aircraft products (via Specialty line of business) • Offshore energy risks • Tobacco products • Standalone recall, standalone EIL Case by case • Automotive	Primary, excess and umbrella offerings for products and public liability. Where standard market practice to reflect local legal environment, coverage can be extended to include recall, pure financial losses, environmental impairment, excess motor or employers liability. Up to USD/EUR/CHF 25M	**Christian Graber** *Head of Casualty, Insurance Continental Europe* **T** +41 (0) 44 213 25 37 cgraber@sompo-intl.com

Financial Lines & Cyber

PRODUCT	TARGET CLASSES *(includes but not limited to)*	PRODUCT/CAPACITY	CONTACTS
Cyber	Medium to large global corporations from a wide range of international territories. Industry segments include: • Food and beverage • Hospitality • Manufacturing • Real estate / construction • Financial institutions • Professional services • Media • Information technology • Retail • Wholesale	Primary & excess coverage for: • Network Security & Privacy Liability • Media Liability • Direct & Contingent Business Interruption • Extortion Events • Regulatory Defence • Digital Asset Loss • PCI Fines & Penalties • Breach Response Costs • Bricking • Reputational Harm Combined Cyber / PI wording also available Up to EUR 15M Ability to combine with Professional Indemnity	**Mathieu Borneuf** *Head of Financial Lines, Insurance Continental Europe* **T** +44 (0) 7408 854 471 mborneuf@sompo-intl.com **Jérôme Gossé** *Head of Cyber, Insurance Continental Europe* **T** +33 (0) 6 1658 02 70 jgosse@sompo-intl.com

Financial Lines & Cyber (continued)

PRODUCT	TARGET CLASSES *(includes but not limited to)*	PRODUCT/CAPACITY	CONTACTS
Financial Institutions	Financial institutions clients including the following sectors: • Commercial banks • Retail banks • Investment managers & advisors • Hedge fund managers • Insurance companies • Stockbrokers • Corporate finance advisors • Financial service providers • Clearing & settlement houses	Primary and excess coverage across the following products: • Professional Liability • Comprehensive Crime • Directors & Officers (D&O) • Pension Trustee Liability • Public Offering of Securities Up to EUR 15M	**Mathieu Borneuf** *Head of Financial Lines, Insurance Continental Europe* **T** +44 (0) 7408 854 471 mborneuf@sompo-intl.com
Management Liability	All industry sectors: • 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 Not in appetite: • Cannabis or CBD related • Psychedelics	Primary and excess coverage across the following products: • D&O including ABC, AB, Side-A and Side-A DIC • Commercial Crime • Employment Practices Liability • Pension Trustee Liability • Public Offering of Securities Up to EUR 15M	**Mathieu Borneuf** *Head of Financial Lines, Insurance Continental Europe* **T** +44 (0) 7408 854 471 mborneuf@sompo-intl.com
Professional Indemnity	Most industry sectors and activities in scope, including: • Tech Professions (IT) - also combined with Cyber • Accountants (and related activities) • Lawyers (and related activities) • Architects and engineers (and related activities, including Design and Construction) • Real estate • Insurance Intermediaries • Recruitment and HR consultants • Multimedia and Marketing • Miscellaneous	Primary and excess coverage: • Regulated and Not-Regulated professions, All Risks • Customizable wordings with ancillary extention covers • Professional Associations Bulking Policies' Underwriting • Multinational Programs • Delegated Authorities Up to EUR 15M	**Mathieu Borneuf** *Head of Financial Lines, Insurance Continental Europe* **T** +44 (0) 7408 854 471 mborneuf@sompo-intl.com **Marco Serra** *Head of Professional Indemnity, Insurance Continental Europe* **T** +34 (0) 830 830 966 mserra@sompo-intl.com

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Property & Energy

PRODUCT	TARGET CLASSES *(includes but not limited to)*	PRODUCT/CAPACITY	CONTACTS
Property Retail	We focus on large corporate and multinational businesses with a turnover of EUR 400m upwards **Manufacturing:** • Metal manufacturing • Electrical manufacturing • Plastics manufacturing • Automotive manufacturing (OEM & suppliers) • Aircraft, aerospace & shipping (shipyard) • Food & beverage manufacturing • Textile • Printing • Health & medical equipment manufacturing • Semiconductor & related devices • Molten material • Pulp & paper, forrest products • Chemicals & pharmaceuticals • Cement & gypsum manufacutring • Agriculture processing • Power generation **Retail:** • Large retail chains • Shopping centres **Services:** • Healthcare, hospitals & education • Municipials, institutionals • Telecommunications (excl. T&D lines) **Transport & Logistics:** • Railway stations & maintenance depots (excl. rolling rock) • Airport **Real Estate:** • Offices • Entertainment & stadiums • Leisure & hospitality	Property damage and business interruption, incl. machinery breakdown – AllRisk and named perils. Primary, quota-share and excess of loss placements. Up to EUR 250M	**Sander van Voorden** *Head of Property, Energy & Engineering Lines, Insurance Continental Europe* **T** +49 (0) 173 205 4457 svanvoorden@sompo-intl.com
Energy	**Downstream:** Heavy chemicals **Power generation:** Conventional gas & steam **Renewables:** Onshore wind and solar	• Fully integrated approach • All risks of physical damage • Loss of production income • Business interruption • Construction all risks • Delay in start up Up to EUR 150M	**Sander van Voorden** *Head of Property, Energy & Engineering Lines, Insurance Continental Europe* **T** +49 (0) 173 205 4457 svanvoorden@sompo-intl.com

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Marine

PRODUCT	TARGET CLASSES *(includes but not limited to)*	PRODUCT/CAPACITY	CONTACTS
Cargo	• Manufacturing & processing industries • Machinery & technology sector • Consumer goods • Textiles • Chemicals • Pharmaceuticals • Hard & soft commodities • Oil & gas (LNG/LPG) • Project Cargo, including DSU/ALOP - owner or contractor-controlled projects • Freight forwarder's & carrier's liability	• Cargo Open Policy • Stock Throughput • Project Cargo including Delay in Start-Up / ALOP • Freight Forwarder's and Carrier's Liability (FFCL), including Shipper's Interest Cargo & FFCL: up to USD 50M Project Cargo: up to USD 75M	**René Huber** *Head of Marine & Specialty, Insurance Continental Europe* **T** +41 (0) 44 213 25 72 rhuber@sompo-intl.com
Specie / Fine Art	**Specie:** • Watchmaking industry & luxury products • Vault secured specie & precious metals • Wholesale Jewellers Block **Fine Art:** • Museums & exhibitions • Auction houses & galleries	• General Specie • Jewellers Block • Cash in Transit / CMS • Fine Art Up to USD 50M	**René Huber** *Head of Marine & Specialty, Insurance Continental Europe* **T** +41 (0) 44 213 25 72 rhuber@sompo-intl.com
Blue & Brown Water Hull	Vessels of all sizes and types including mega yachts	Hull & Machinery: Up to USD 50M Builders' Risk: Up to USD 75M Marine Hull War: Up to USD 50M Mortgagee's Interest: Up to USD 50M	**René Huber** *Head of Marine & Specialty, Insurance Continental Europe* **T** +41 (0) 44 213 25 72 rhuber@sompo-intl.com
Marine Liability	• P&I clubs • Ship repairers • Charterers • Terminal operators • Mortgagee additional perils	P&I: Up to USD 50M Other Marine Liability: Up to USD 25M	**René Huber** *Head of Marine & Specialty, Insurance Continental Europe* **T** +41 (0) 44 213 25 72 rhuber@sompo-intl.com

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Specialty

PRODUCT	TARGET CLASSES *(includes but not limited to)*	PRODUCT/CAPACITY	CONTACTS
Aerospace	• Airline commercial operators • Product manufacturers • Service & repair providers • Airport operators • Air traffic services • Ground service providers • General aviation operators • Lessors, banks & finance houses • Unmanned aerial vehicle sector	Aviation Product Liability: Up to USD 150M Airport Liability: Up to USD 150M Hull & Liability: Up to USD 150M Liability Only Cover: Up to USD 150M Hull War: Up to USD 22.5M Excess Liability War: Up to USD 40M	**René Huber** *Head of Marine & Specialty, Insurance* *Continental Europe* **T** +41 (0) 44 213 25 72 rhuber@sompo-intl.com
Crisis Management - Political Violence & Terrorism	We write on a global basis, however, we believe our differentiation can be found in our approach to the more challenging emerging territories, notably in the Middle East, Africa and Latin America markets: • Commercial real estate • Manufacturing • Energy risks • Power & utilities • Hospitality • Construction • Healthcare • Transportation • Education • Municipalities • Financial services	Primary, excess or quota share participation for Property Damage and Business Interruption for all products: • Strike, Riots & Civil Commotion & Malicious Damage • Revolution, Rebellion, Insurrection, Mutiny & Coup d'etat • War & Civil War • Employee & General Terrorism Liability • CBRN (Chemical, Biological, Radiological & Nuclear) • Active Assailant & Workplace Violence • Cyber Terrorism Up to USD 125M per risk	**René Huber** *Head of Marine & Specialty, Insurance* *Continental Europe* **T** +41 (0) 44 213 25 72 rhuber@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 • Aircraft finance	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 & transfer currency – Embargo – Licence cancellation – Unfair bond calling • Confiscation, Nationalisation, Expropriation, Deprivation Coverage • Single Risk Credit Insurance Up to USD 60M per risk	**René Huber** *Head of Marine & Specialty, Insurance* *Continental Europe* **T** +41 (0) 44 213 25 72 rhuber@sompo-intl.com

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Accident & Health

PRODUCT	TARGET CLASSES *(includes but not limited to)*	PRODUCT/CAPACITY	CONTACTS
International Private Medical Insurance	Group IPMI	International healthcare plan for expatriates and internationally mobile populations Medical expenses: actual costs	**Stefano Chiurlo** *Head of Accident & Health, Insurance Continental Europe* **T** +39 (0) 3452 942 944 schiurlo@sompo-intl.com
Travel	Group BTA Leisure Travel	Medical expenses Assistance Accidents Tavel cancellations Luggage Personal liability Risk preventions and crisis management Accidents: Up to USD 30M Medical expenses: actual costs	**Stefano Chiurlo** *Head of Accident & Health, Insurance Continental Europe* **T** +39 (0) 3452 942 944 schiurlo@sompo-intl.com
Group Personal Accident	Group GPA Drive PA	Comprehensive protection for groups including accidental health, disability and related medical expenses Any one life: Up to USD 5M Any one event: Up to USD 30M	**Stefano Chiurlo** *Head of Accident & Health, Insurance Continental Europe* **T** +39 (0) 3452 942 944 schiurlo@sompo-intl.com

SOMPO

Multinational

Sompo's Multinational Business Unit offers companies, with business operations in multiple countries, an industry-leading platform for managing risk. Leveraging licensing capabilities from Sompo companies around the world and a growing network of third-party partners, our multinational platform offers a convenient, consistent approach to accessing global coverage that is compliant with local regulations in 160 countries.

PRODUCT	TARGET CLASSES *(includes but not limited to)*	PRODUCT/CAPACITY	CONTACTS
Property **General Liability** **Marine** **Directors & Officers Liability** **Errors & Omissions** **Cyber**	• Clients with a Controlled Master Program (CMP) in their home country and at least one underlying insurance policy in another country • Global clients in need of stand-alone local policies outside of their home country, issued separately in each country, but not tied into a CMP • Sompo's Japanese clients with interests outside of Japan	Varies by country and product	**Matt Hoare** *Head of Multinational Continental Europe* **T** +44 (0) 7810193086 mhoare@sompo-intl.com

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 137 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 10,000 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise.**™

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.

A+ Financial Rating:
A.M. Best (Superior)
S&P (Strong)

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