SWITZERLAND

Commercial insurance offering

Products and capabilities

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.**™

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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Casualty

Product	Target classes *(includes but not limited to)*	Product/capacity	Contacts
Casualty	• Manufacturing (metal, plastic, electrical, tools, etc.) • Heavy machinery and equipment • Chemical • 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 • Stand-alone recall, standalone EIL **Case by case** • Automotive	Primary and excess for public and products liability. Where standard market practice is to reflect local legal environment, coverage can be extended to include recall, pure financial losses, environmental liability, excess motor or employers liability. Up to CHF 25M	**Lisa Willenegger** *Head of Casualty, Insurance Switzerland* **T** +41 (0) 79 559 2120 lwillenegger@sompo-intl.com

Financial Lines & Cyber

Product	Target classes *(includes but not limited to)*	Product/capacity	Contacts
Cyber	Most industry sectors including: • Food and beverage • Hospitality • Manufacturing • Real estate / construction • Financial institutions • Professional services • Media • Information technology • Retail • Wholesale	Primary and excess coverage: • Cyber (Sompo primary product in development) – Incident response costs – Digital asset loss – Direct & contingent IT business interruption – Extortion events – Network security & privacy liability – Media liability • (Tech) PI combined (Sompo primary wording available) Up to CHF 15M	**Daniel Rüegg** *Head of Financial Lines, Insurance Switzerland* **T** +41 (0) 79 415 8340 drueegg@sompo-intl.com

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Financial Lines & Cyber (continued)

Product	Target classes *(includes but not limited to)*	Product/capacity	Contacts
Financial Institutions	Financial institutions across most sectors including: • Commercial banks • Retail banks • Investment managers & advisors • Insurance / Reinsurance companies • Stockbrokers • Corporate finance advisors • Financial service providers	Primary and excess coverage: • Directors & officers (Sompo primary product) • Professional liability • BBB / crime • Pension trustee liability • Public offering of securities • IMI (Sompo primary product in development) Up to CHF 15M	**Daniel Rüegg** *Head of Financial Lines, Insurance Switzerland* **T** +41 (0) 79 415 8340 drueegg@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 CHF 15M	**Daniel Rüegg** *Head of Financial Lines, Insurance Switzerland* **T** +41 (0) 79 415 8340 drueegg@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 Euro 15M	**Daniel Rüegg** *Head of Financial Lines, Insurance Switzerland* **T** +41 (0) 79 415 8340 drueegg@sompo-intl.com

Property & Energy

Product	Target classes *(includes but not limited to)*	Target classes (continued) *(includes but not limited to)*	Contacts
Property	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 • Textile • Cosmetics & laboratories • Printing • Health & medical equipment manufacturing • Semiconductor & related devices • Molten material • Pulp & paper, forrest products • Chemicals & pharmaceuticals • Cement & gypsum manufacutring • Agriculture processing • Power generation • Jewelry **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 stock • Airport **Real Estate:** • Offices • Entertainment & stadiums • Leisure & hospitality **Product/capacity** Property damage and business interruption, incl. machinery breakdown – All Risk and named perils. Primary, quota-share and excess of loss placements. Up to CHF 100M	**Thomas Brazil** *Head of Property, Insurance Switzerland* **T** +41 (0) 79 788 4046 tbrazil@sompo-intl.com
Energy	**Downstream:** Heavy chemicals **Power generation:** Conventional gas & steam **Renewables:** Wind, solar, hydro, etc.	• Fully integrated approach • All risks of physical damage • Loss of production income • Business interruption • Construction all risks • Delay in start up Up to CHF 150M	**Thomas Brazil** *Head of Property, Insurance Switzerland* **T** +41 (0) 79 788 4046 tbrazil@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 commodities (non-precious metals, bulk minerals and ores, etc.) • Oil & gas (LNG/LPG) • Project cargo, including DSU/ALOP Selective: • Soft commodities (grain, cocoa, coffee, rice, etc.) • Paper & pulp • Wool & cotton • Fresh products such as fruit, vegetables, flowers	• Marine cargo • 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	**Maximilian Lindberg** *Head of Marine, Insurance Switzerland* **T** +41 (0) 79 858 8017 mlindberg@sompo-intl.com
Specie / Fine Art	**Specie:** • Watchmaking industry & luxury products • Vault secured specie & precious metals Selective: • Jeweler's block (wholesale & retail) • Cash in transit / Cash management services (CMS) **Fine Art** • Museums & exhibitions • Auction houses & galleries Selective: • Fine art dealers and galleries • Exhibitions	• General specie • Jewellers block • Cash in transit / CMS • Fine art Up to USD 50M	**Maximilian Lindberg** *Head of Marine, Insurance Switzerland* **T** +41 (0) 79 858 8017 mlindberg@sompo-intl.com

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Marine

Product	Target classes *(includes but not limited to)*	Product/capacity	Contacts
Hull & Machinery	• Tankers - chemical/product • Tankers - LNG/LPG • Tankers - oil • Modern bulkers and general cargo vessels • High speed ferries • Cruise ships • Double hull tanker barge(s) • Cable/pipe lay • Heavy lift & crane vessels • Research vessels • Seismic vessels • Tug, supply, AHTS vessels • Standby or crew boats • Builders risks - cruise, military etc • MegaYachts (values xs $50m) Selective: • Vehicle/car carriers / ro-ros • Livestock carriers • Break up tows, trans ocean tows • Singleton or doubletons • Fishing vessels • Casino boats • Jack-ups • Older tonnage	• Hull & machinery (H&M): USD 50M • Marine war risks: USD 50M • Builders' risk: USD 75M • Mortgagees interest insurance (MII): USD 50M	**Maximilian Lindberg** *Head of Marine, Insurance Switzerland* **T** +41 (0) 79 858 8017 mlindberg@sompo-intl.com
Marine Liability	• P&I clubs • Ship repairers • Charterers • Terminal operators • Mortgagees	• P&I • Terminal operators' liability • Ship repairers' liability • Charterers' liability • Mortgagee additional perils P&I: Up to USD 50M Other marine liability: Up to USD 25M	**Maximilian Lindberg** *Head of Marine, Insurance Switzerland* **T** +41 (0) 79 858 8017 mlindberg@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) 79 523 5164 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) 79 523 5164 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) 79 523 5164 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	**Sibylle Tellenbach** *Head of Accident & Health, Insurance Switzerland* **T** +41 (0) 43 215 35 42 stellenbach@sompo-intl.com
Business Travel Accident	Group BTA	Medical expenses Assistance Accidents Tavel cancellations Luggage Personal liability Risk preventions and crisis management Accidents: Up to USD 20M	**Sibylle Tellenbach** *Head of Accident & Health, Insurance Switzerland* **T** +41 (0) 43 215 35 42 stellenbach@sompo-intl.com
Group Personal Accident	Group GPA	Comprehensive protection for groups including accidental health, disability and related medical expenses Any one life: Up to USD 2.5M Any one event: Up to USD 20M	**Sibylle Tellenbach** *Head of Accident & Health, Insurance Switzerland* **T** +41 (0) 43 215 35 42 stellenbach@sompo-intl.com

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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) 7810 193 086 mhoare@sompo-intl.com

About Sompo

"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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