

November 1, 2017
Sompo Holdings, Inc.

A new Global Agriculture Initiative

Sompo International Holdings Ltd. (SIH), a Bermuda based specialty provider of property and casualty insurance and reinsurance and wholly owned subsidiary of Sompo Holdings, Inc., announced today an initiative to create an integrated platform to provide agriculture insurance and reinsurance solutions across the globe.

1. Background, Objectives and Outline

SIH is a leading global provider of agriculture insurance and reinsurance through the company's operating subsidiaries. The new global platform, AgriSompo, will give access to new agriculture markets by allowing Sompo Holdings Group to leverage the experience and existing footprint of SIH. AgriSompo will deliver a common underwriting approach with shared expertise and technology across a range of products to farmers, agricultural insurers and a wide variety of other agri-businesses. By leveraging Japan and the other licenses, distribution networks, client relationships, market leading technology and specialty capabilities of the Sompo Holdings Group, AgriSompo will offer the company's clients and cedants innovative agricultural risk management solutions tailored to local market needs.

2. Future developments

Based on the group management philosophy of "We will at all times carefully consider the interests of our customers when making decisions that shape our business. We strive to contribute to the security, health, and wellbeing of our customers and society as a whole by providing insurance and related services of the highest quality possible", Sompo Holdings Group aims to be the best customer service provider both at home and abroad. SIH currently provides agriculture insurance products to clients in a number of countries globally including the United States and China, however this new initiative will significantly activate business in the countries such as India and Thailand, in which Sompo Holdings Group subsidiaries are located, and expand its geographic footprint furthermore. We strive to contribute to the development of agriculture sector through AgriSompo.

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Sompo International Launches AgriSompo, a new Global Agriculture Initiative

PEMBROKE, Bermuda – October 31, 2017 – Sompo International Holdings Ltd. (SIH), a Bermuda based specialty provider of property and casualty insurance and reinsurance, announced today an initiative to create an integrated platform to provide agriculture insurance and reinsurance solutions across the globe. The new global platform, AgriSompo, will deliver a common underwriting approach with shared expertise and technology across a range of products to farmers, agricultural insurers and a wide variety of other agri-businesses. AgriSompo will be governed by a small group of functional experts and executive leadership from Sompo International and will be co-led by Mr. Avery Cook, SVP Global Agriculture and Mr. Kristopher Lynn, SVP Global Agriculture.

SIH is a wholly owned subsidiary of Sompo Holdings, Inc. (Sompo Group) which is a leading global provider of agriculture insurance and reinsurance through the company's operating subsidiaries. By leveraging the licenses, distribution networks, client relationships, market leading technology and specialty capabilities of the Sompo Group, AgriSompo will offer the company's clients and cedants innovative agricultural risk management solutions tailored to local market needs. Sompo currently provides agriculture insurance products to clients in a number of countries globally however this new initiative will significantly expand its geographic footprint.

The initiative will be branded globally as AgriSompo however we will continue to operate in the U.S. as ARMtech Insurance Services, a wholly owned subsidiary of SIH and the fifth largest direct underwriter of U.S. federally sponsored crop insurance. The new initiative will capitalize on Sompo International's technology platform as well as its loss adjusting and pricing expertise to offer a flexible suite of products selected to best meet client needs, including protection against yield and revenue shortfalls from single or multiple perils on a global basis. Drawing on the specialty expertise and innovative pricing system provided by Sompo Global Weather, a leading underwriter of tailored weather-driven risk management solutions, AgriSompo will offer additional products indexed to weather variables.

Mr. John Charman, Chairman and CEO of Sompo International, commented, "AgriSompo is one of many major initiatives that we are undertaking as we fulfill our vision to build the first truly global integrated insurance and reinsurance business. By leveraging our extensive specialty agriculture resources across our overseas operating subsidiaries, we will deliver the best-in-class underwriting, risk management and technical solutions. Over time, it is our intention to extend this 'center of excellence' model to additional niche markets where our exceptional knowledge of these specialty risks will be a key differentiator to our clients and trading partners."

About Sompo International

Sompo International is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Through its operating subsidiaries, Sompo International writes agriculture, professional lines, property, marine and energy, and casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category), A (Strong) from Standard and Poor's and A1 from Moody's on our principal operating subsidiaries. Sompo International's headquarters are located at Waterloo House, 100 Pitts Bay Road,

Pembroke HM 08, Bermuda and its mailing address is Sampo International, Suite No. 784, No. 48 Par-la-Ville Road, Hamilton HM 11, Bermuda. For more information about Sampo International, please visit www.sampo-intl.com.