



**SOMPO
INTERNATIONAL**

INSURANCE



Sompo Global Risk Solutions

Sompo Global Risk Solutions offers comprehensive multi-line capabilities targeted at select industry verticals where we have depth of expertise. Servicing middle market and large accounts domiciled in the U.S., we work through a network of retail brokers who share our commitment to long-term partnerships built on white glove service. We take a unique approach, tailoring value added service to clients in the following industries:

- Real Estate & Hospitality
- Financial Institutions
- Professional Services

Financial Institutions P&C & Professional Services P&C

With a collaborative approach and superior client service, Sompo Global Risk Solutions' Financial Institutions P&C & Professional Services P&C teams have the expertise to deliver sophisticated and customized solutions. We truly understand the complex exposures of this market and our teams work closely with each client to address their unique risk needs. Focused on U.S. domiciled risks and working exclusively through retail brokers we seek business partners, who like ourselves, value committed, long term relationships.

TARGET CLASSES

We focus on the following Financial Institutions P&C & Professional Services P&C classes:

- Fund Advisors
- Life Insurance Companies
- P&C Insurance Companies
- HMOs/PPOs
- Hedge Funds
- Private Equity Firms
- Money Center Banks
- Community Banks
- Investment Banks
- Consulting Firms
- Law Firms
- Accounting Firms
- Engineering Firms
- Architectural Firms

COVERAGE FEATURES

- Focus on middle market and large commercial accounts with minimum annual P&C premium of \$250K or greater
- Guaranteed cost and all alternative risk transfer mechanisms (deductibles, SIR, retro rating plans and captive programs)

SIGNIFICANT CAPACITY

We take a unique approach, offering comprehensive coverage across all lines of business to the Financial Institutions & Professional Services industries. We offer significant capacity for the following product lines:

- Property – up to \$300M AOP/\$25M CAT
- General Liability – \$1M limit, can increase based on risk (admitted only)
- Package – same as Property and GL
- Auto – \$1M limit, can increase based on risk
- Workers' Compensation – statutory limits
- Umbrella/Excess Casualty – \$25M
- Environmental – \$25M
- Builders' Risk – same as Property
- Surety – depending on bonding needs
- Weather Protection - \$50M limit, can increase based upon risk

VALUE-ADDED SERVICE

Sompo Global Risk Solutions' approach is to forge a long-term holistic trading partnership with each account, not based on individual products, rather by offering all lines of business through a multi-disciplinary team with a focus on one industry vertical.

We are committed to providing our clients with:

- Empowered financial institutions and professional services underwriters who have authority at the point of sale.
- Loss control resources specializing in risk management programs tailored to the needs of this client segment.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in financial institutions and professional services claims.
- Operations teams with deep expertise who truly understand and can quickly respond to client service needs.

KEY CONTACTS

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About Sompo International

The Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc. (Sompo), whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a global specialty provider of property and casualty insurance and reinsurance. Sompo International underwrites agriculture, professional lines, property, marine and energy, and casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines and specialty lines of reinsurance.

Our Financial Strength

Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A (Strong) from Standard & Poor's. In addition, we are backed by the financial strength of Sompo Japan Nipponkoa Insurance Company, which holds more than \$60 billion in total assets and has A+ financial strength ratings from both A.M. Best and Standard & Poor's.

Our Specialty Focus

With a strong commitment to the specialty markets, each of our teams is led and staffed by experienced underwriters with deep expertise in the class or line of business in which they specialize. It is this focus and dedication that enables us to anticipate and manage our clients' risks, delivering tailored solutions to address their unique exposures.

Our clients know they can count on us to provide responsive and consistently high quality underwriting, actuarial, legal and claims services, today and as their businesses evolve.