



**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

Real Estate & Hospitality

With a collaborative approach and empowered underwriters, Sompo Global Risk Solutions' Real Estate & Hospitality team truly understands the complex exposures of this market. Focused on U.S. domiciled risks, we work exclusively through retail brokers to deliver superior service to address each client's unique risk needs.

TARGET CLASSES

We focus on the following classes:

- Real Estate Funds
- Real Estate Investment Trusts (REITs)
- Global Real Estate Service Firms
- Building Owners
- Arenas/Venues
- Museums/Art Centers
- Golf Club Owners/Operators
- Hotel Owners
- Hotel Operators
- Hotel Brands
- Property Managers
- Restaurants
- Cultural Institutions
- Gaming/Casinos
- Parking Operators

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 Real Estate & Hospitality market.

We offer significant capacity in 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
- Professional Lines – \$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 specialty team with a focus on one industry vertical.

We are committed to providing our clients with:

- Empowered real estate and hospitality 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 real estate and hospitality 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.