



SOMPO  
INTERNATIONAL

INSURANCE

# Sompo Global Risk Solutions

Product and Capabilities for  
U.S. Japanese Interest Accounts





At Sompo Global Risk Solutions, we pride ourselves on our client-centric approach to providing products and services to our insureds and their distribution partners.

With a commitment to long-term partnerships built on white glove service, our goal is to support our clients and their brokers as they seek confidence, assurance and security in today's challenging environment. By drawing upon Sompo Group's vast world-wide resources, networks and expertise, built on more than a century of experience, we work closely with our insureds to address their unique and developing risks.

On the following pages, we present an overview of our underwriting capabilities, range of products and customized services. Working in concert with brokers and clients, we are committed to finding the right solutions regardless of the complexity of the risk.

I invite you to contact our underwriting teams to learn more about our enhanced capabilities as part of Sompo International.

*Lisa H. Davis*

**Lisa Davis**  
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U.S. Japanese Interest Accounts  
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## Our Commitment to U.S. Japanese Interest Accounts

With a collaborative approach and empowered underwriters, we provide fully-serviced standard admitted products to the U.S. operations of our Japanese clients. As part of Sompo International, we are pleased to provide our clients and distribution partners with an array of specialty products to complement our standard product offerings. Our underwriting capability for Japanese Interest Accounts includes:

- Property
- Primary and Excess Casualty
- Ocean Marine
- Builders' Risk
- Professional Lines
- Cyber
- Surety
- Environmental
- Weather

Our business model is built on forging long-term relationships with clients and brokers who value a strong balance sheet, industry expertise, stable pricing and high quality, customized services. Beyond our commitment to disciplined and responsive underwriting, we provide each client with strong claims support and assistance, highly customized loss control services, and policy processing which surpasses the industry standard. Our retention rate of 95%, well above industry norms, is evidence of the value that our clients place on our partnership.

# U.S. Japanese Interest Accounts (JIA) Insurance Products and Capabilities

Line of Business	Target Classes ( <i>Includes but not limited to</i> )	Products Offered	Capacity Available	Key Contact
<b>Property</b>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Wholesale/Retail</li> <li>• Distribution/Service</li> </ul>	<ul style="list-style-type: none"> <li>• HPR (Highly Protected Risks)</li> <li>• COP (Commercial Output Policy)</li> <li>• Commercial Package (ISO)                             <ul style="list-style-type: none"> <li>– Property</li> <li>– Business Interruption</li> <li>– Machinery Breakdown</li> </ul> </li> <li>• Builders' Risk</li> <li>• Crime</li> <li>• Inland Marine</li> <li>• DIC/DIL</li> </ul>	<p>\$500M</p> <p>Participation: 100% Shared and Layered including Primary, Excess and Quota Share</p>	<p><b>Marvin Sobodash</b> Underwriting Manager Property, U.S. JIA T +1.704.759.2557 E msobodash@sompo-us.com</p>
<b>Primary &amp; Excess Casualty</b>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Wholesale/Retail</li> <li>• Distribution/Service</li> </ul>	<ul style="list-style-type: none"> <li>• Liability*</li> <li>• Workers' Compensation</li> <li>• Auto</li> <li>• Umbrella/Excess</li> <li>• Program Designs                             <ul style="list-style-type: none"> <li>– Guaranteed Cost</li> <li>– Loss Sensitive</li> </ul> </li> <li>• DIC/DIL</li> </ul> <p><i>*Can be written as Package or Monoline</i></p>	<ul style="list-style-type: none"> <li>• Liability: \$1M Primary (can be increased based on risk)</li> <li>• Workers' Comp: Statutory</li> <li>• Auto: \$1M Primary (can be increased based on risk)</li> <li>• Umbrella/Excess: \$25M</li> </ul>	<p><b>Rick Hill</b> Underwriting Manager Casualty, U.S. JIA T +1.704.759.2199 E rhill@sompo-us.com</p>
<b>Multiline</b>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Wholesale/Retail</li> <li>• Distribution/Service</li> </ul>	<ul style="list-style-type: none"> <li>• Property (Package or Monoline)</li> <li>• Casualty (Package or Monoline)</li> </ul>	Capacity is the same as the underlying products	<p><b>Randy Teten</b> Underwriting Manager, Multiline, U.S. JIA T +1.704.972.1050 E rteten@sompo-us.com</p>
<b>Environmental</b>	<ul style="list-style-type: none"> <li>• Real Estate</li> <li>• Hospitality</li> <li>• Financial Institutions</li> <li>• Professional Services</li> </ul>	<ul style="list-style-type: none"> <li>• Site Environmental Impairment Liability</li> <li>• Contractors Pollution Liability</li> <li>• Environmental Excess Liability</li> </ul>	\$25M; Admitted (using deregulation where allowed by law) and nonadmitted paper	<p><b>Josh Pillion</b> Senior Vice President Environmental Product Leader T +1.213.270.7014 E jpillion@sompo-intl.com</p>
<b>Ocean Marine Cargo</b>	<p>All classes of goods including raw materials and commodities for:</p> <ul style="list-style-type: none"> <li>• Importers</li> <li>• Exporters</li> <li>• Manufacturers</li> <li>• Commodities Traders</li> <li>• Wholesalers/Distributors</li> <li>• Retailers</li> <li>• Multinational Companies</li> <li>• Freight Forwarders</li> </ul>	<ul style="list-style-type: none"> <li>• Ocean Marine Cargo, War Risk and Strikes, Riots &amp; Civil Commotions</li> <li>• Coverage extensions including Inland Transit, Warehouse and Processing, Inventory Storage, Consolidation/Deconsolidation, Exhibition</li> <li>• Stock Throughput</li> <li>• Freight Forwarders Cargo Liability</li> </ul>	\$20M Primary or Excess	<p><b>Denise Frobey</b> Underwriting Manager Ocean Marine, U.S. JIA T +1.704.759.2180 E dfrobey@sompo-us.com</p>

Line of Business	Target Classes (Includes but not limited to)	Products Offered	Capacity Available	Key Contact
<b>Ocean Marine Liability</b>	<ul style="list-style-type: none"> <li>• Marine Liability</li> <li>• Blue Water Hull</li> <li>• Brown Water Hull</li> </ul>	<ul style="list-style-type: none"> <li>• Marine Liability <ul style="list-style-type: none"> <li>– Ship Repairers Legal Liability</li> <li>– Terminal Operators Legal Liability</li> <li>– Stevedores Legal Liability</li> <li>– Wharfingers Legal Liability</li> <li>– Charterers Legal Liability</li> <li>– Follow Form Excess P&amp;I</li> <li>– Bumbershoot</li> </ul> </li> <li>• Blue Water Hull</li> <li>• Brown Water Hull &amp; PI</li> </ul>	<p>Marine Liability: \$25M</p> <p>Blue Water Hull: \$10M</p> <p>Brown Water Hull: \$10M</p>	<p><b>Christopher Smith</b> Executive Vice President Ocean Marine &amp; Inland Marine T +1.917.281.0715 E chsmith@sompo-intl.com</p>
<b>Builders' Risk</b>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Wholesale/Retail</li> <li>• Distribution/Service</li> </ul>	<ul style="list-style-type: none"> <li>• Both mono-line and marine packages</li> <li>• Full suite of AAIS Inland Marine forms and proprietary products</li> </ul>	Capacity varies by class and, depending on risk specifics, can range from \$5M any one item to \$100M any one location	<p><b>Michael Buckley</b> Senior Vice President, Inland Marine T +1.469.872.7132 E mbuckley@sompo-intl.com</p>
<b>Professional Lines</b>	<ul style="list-style-type: none"> <li>• Large to mid-sized publicly traded, private and not-for-profit entities (commercial only)</li> <li>• Utilities and companies operating in related energy industries</li> </ul>	<ul style="list-style-type: none"> <li>• Directors &amp; Officers Liability (ABC, Side-A, Lead Side-A DIC and Excess Side-A DIC)</li> <li>• Employment Practices Liability</li> <li>• Fiduciary Liability</li> <li>• Crime Insurance</li> <li>• E&amp;O</li> </ul>	<p>\$25M</p> <p>Varies by risk</p>	<p><b>Joseph Spallone</b> Senior Vice President Commercial Management Liability T +1.212.471.5548 E jspallone@sompo-intl.com</p>
<b>Cyber</b>	<ul style="list-style-type: none"> <li>• Privately Held Companies</li> <li>• Public Companies</li> </ul>	<p>First and third-party liability coverages, planning and responsive services for:</p> <ul style="list-style-type: none"> <li>• Data breach</li> <li>• Systems outage</li> <li>• Cyber extortion</li> <li>• Other network related event</li> </ul>	\$25M	<p><b>Brad Gow</b> Global Cyber Product Leader T +1.914.468.8059 E bgow@sompo-intl.com</p>
<b>Surety</b>	<ul style="list-style-type: none"> <li>• General, trade and heavy contractors</li> <li>• National and international corporations</li> <li>• Construction, service, supply and manufacturing accounts with an emphasis on transportation and waste sectors</li> </ul>	<ul style="list-style-type: none"> <li>• Contract Performance &amp; Payment Bonds for general, heavy and trade contractors</li> <li>• Performance bonds for developers, transportation, trash hauling contractors</li> <li>• License &amp; Permit Bonds</li> <li>• Probate &amp; Court Bonds</li> </ul>	Aggregate Bond Program limits up to \$50M	<p><b>Brian Beggs</b> Executive Vice President Surety T +1.646.681.0192 E bbeggs@sompo-intl.com</p>
<b>Weather</b>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Wholesale/Retail</li> <li>• Distribution/Service</li> </ul>	<p>Tailored weather risk management products linked to:</p> <ul style="list-style-type: none"> <li>• Weather driven commodity prices</li> <li>• Variations in weather conditions such as rainfall, snowfall and temperature</li> </ul>	\$50M; Can increase based upon risk	<p><b>Martin Malinow</b> President, Sompo Global Weather T +1.917.281.0701 E mmalinow@sompo-intl.com</p>



## SOMPO INTERNATIONAL LOCATIONS:

Atlanta, Georgia  
Charlotte, North Carolina  
Chicago, Illinois  
Dallas, Texas  
Florham Park, New Jersey  
Los Angeles, California  
Nashville, Tennessee  
New Hyde Park, New York  
New York City, New York  
San Francisco, California  
St. Louis, Missouri  
Mexico City, Mexico

## Our Industry Focus

We provide coverage to the U.S. operations of our Japanese clients, focusing on the following classes:

### Manufacturing

- Auto Parts
- Industrial Machinery
- Fabricated Metal Products
- Electronic Components

### Service

- Business & Financial
- Office Equipment Installation & Repair

### Wholesale & Retail

- Durable & Non-Durable Goods
- Food & Beverages
- Apparel

### Others

- Food Processing
- Distribution

*As part of Sompo International, we are pleased to provide our clients and distribution partners with an array of specialty products to complement our standard product offerings.*



## About Sompo Holdings

The Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose broad licensing capabilities, diverse products and distribution networks, and market leading technology make Sompo a preferred partner for clients around the globe.

Sompo's core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market and it has an extensive global footprint with nearly 80,000 employees in 228 cities in 32 countries across 6 continents.

## About Sompo International

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 Inc., which holds more than \$67 billion in total assets and has A+ financial strength ratings from both A.M. Best and Standard & Poor's.