

## Real Estate & Hospitality Business



*At Global Risk Solutions (GRS) we do not just look at individual claims; we look at our client's entire insurance program.*

The Sompo Global Risk Solutions' Real Estate & Hospitality Program provides claims management of the highest caliber, exemplified by expertise and innovation.

At Global Risk Solutions (GRS) we do not just look at individual claims; we look at our client's entire insurance program. This approach ensures responsive claims management, keen risk management insight and real time risk analytics to our clients to assist in portfolio management.

We have implemented industry specific claims handling protocols that include a contract library, contract analysis as part of claim evaluation and strategy process, a focus on early aggressive pursuit of all tender opportunities, and collaboration with our business partners to address concerns regarding contracts, safety or other issues

identified through the claim management process. Contractual liability claims are complex and we partner with the best law firms to provide deep industry expertise.

Our GRS Claims Adjusting professionals average over 20 years of industry experience. All claims are overseen by a Sompo GRS Subject Matter Expert who jointly reports to the Global Head of Insurance Claims and Technical Director and the Chief Executive Officer of GRS.

We utilize Luminos (powered by Origami Risk) to provide performance metrics and a tailored suite of analytical reports to ensure effective claims management.

Each account is assigned a GRS Claims Account Manager (CAM). The CAM is a Sompo International professional who collaborates with the client, underwriter, broker, loss control and claims team. As the liaison, the CAM's role is to identify and evaluate trends, interface with the business partners on claim triggers and, in conjunction with the Sompo GRS Subject Matter Expert, deliver proactive solutions. The CAM conducts coverage letter reviews, coordinates mediations, provides settlement authorizations, and leads claim reviews.



# Sompo Global Risk Solutions Capabilities

## CLAIM REPORTING

- GRS dedicated 24/7 claim reporting hotline with live operator assistance
- Online, email, fax or phone reporting

## CLAIMS COLLABORATIVE APPROACH

- Frequent communication between claim and underwriting teams to review claims at pre-defined severity thresholds, secure claim-specific information, and address concerns regarding contractual, safety or other issues identified through the claim handling process
- Continuing education program with GRS claims and legal partners focused on market trends
- Regular GRS forums to monitor industry loss trends
- Library of GRS underwriting policy endorsements

## REAL ESTATE AND HOSPITALITY SPECIALIZED COUNSEL

- Strategic partnerships with top General Liability & Casualty law firms with expertise in the Real Estate and Hospitality industry
- GRS selected and vetted panel counsel with national footprint
- Complimentary initial review of contracts, key documents and leases to ensure compliance with all applicable codes and laws with a particular focus on risk transfer/ indemnity provisions to favor the client; more extensive consultation at preferred rates

- » These contracts include leases, subleases, construction and “build out” contracts, purchase and sale agreements including all written disclosures, vendor contracts (distributors, janitorial services, security companies, etc.) and property management manuals and agreements such as water remediation manuals which help minimize further events following a flood or water leak.

- Review of Best Practice Guidelines and contractual and insurance specification forms with a focus on loss transfer strategies
- 24/7 access to an attorney with industry expertise in the particular area of law (real estate, property management, restaurant or hotel related) to provide feedback and advice when a situation arises
  - » Complimentary initial consultation with more extensive counseling provided at preferred rates
- Complimentary pre-emptive incident report, litigation, and deposition training including pre-suit consultations with key staff and representatives
- Complimentary on-site or webinar training on industry specific legal trends and key issues such as risk transfer, property management best practices, and security and premise concerns
- Access to White Papers on key issues impacting the Hospitality and Real Estate industry
- Quarterly or bi-annual on-site claim review meetings

### FOR MORE INFORMATION, CONTACT:

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