



U.S. Insurance

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multi-nationals, Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

Excess Casualty - Retail

Sompo International U.S. Insurance's Excess Liability – Retail team partners with national brokers to write coverage for the middle-market through national accounts. Our specialists assist clients across the U.S. by providing risk solutions effectively and responsively.

Coverage Features

CAPACITY

 \$25M; Up to \$50M total capacity across Excess Casualty business units

UNDERWRITING CAPABILITY

- Underwriting flexibility
- Occurrence/Claims Made/Occurrence Reported
- Excess liability/Follow form and umbrella forms are available
- A wide variety of endorsements available to tailor coverage as needed
- Exceptional financial strength (group rating of A+ from A.M. Best in XV size category and A+ from Standard & Poor's)
- Admitted and non-admitted options*

CLAIMS CAPABILITIES

- In-house claims professionals with extensive experience in handling excess casualty claims work in close partnership with our underwriters
- Responsive claims handling and real-time risk analytics to assist in portfolio management
- Claims professionals who are leaders in their field, actively contributing to industry associations such as CLM, DRI, IACP and RIMS

TARGET CLASSES

We consider a broad range of businesses including, but not limited to:

- Consumer Products
- Manufacturing
- Construction including project policies
- Financial Institutions
- IT/Telecommunications
- Real Estate

- Hotels/Restaurants/ Casinos
- Food Manufacturing/ Processing
- Retail/Wholesale consumer operations including department stores, supermarket chains, etc.

^{*} Endurance American Insurance Company and Endurance Risk Solutions Assurance Co., operating subsidiaries of Sompo International Holdings Ltd., are our admitted companies, providing excess liability coverage in most states.

About Sompo International

Sompo International Holdings Ltd., a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

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 part of Sompo Holdings, Inc., which holds more than \$100 billion in total assets.

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