



Sompo Global Risk Solutions

Sompo Global Risk Solutions takes a unique approach, offering comprehensive multiline capabilities targeted at select industry verticals and client segments where we have depth of expertise. We work through a network of U.S. retail brokers to service middle market accounts who share our commitment to long-term partnerships built on white glove service. Delivering tailored products and services, our teams specialize in:

- Financial Institutions
- Professional Services
- Real Estate
- Hospitality
- Japanese Interest Accounts U.S.

Middle Market

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 the industry verticals and client segments where we have depth of expertise. We are committed to providing our clients with:

- Empowered underwriters who have authority at the point of sale.
- Loss control resources specializing in risk management programs tailored to the needs of the specific client segment.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in our clients' operations and risk exposures.
- Operations teams with deep expertise who truly understand and can quickly respond to policy requests.

COVERAGE FEATURES

- Property written stand-alone or as part of a package, on an admitted basis in all 50 states
- Flexibility to write property on broker manuscript forms
- Ability to place locally admitted policies in most countries
- Guaranteed cost and alternative risk transfer mechanisms (deductibles, SIR and retro rating plans)

SIGNIFICANT CAPACITY

We take a unique approach, providing comprehensive coverage across all lines of business. We offer significant capacity for the following product lines:

- Property up to \$500M AOP/\$25M CAT
- General Liability \$1M limit, can increase based on risk
- Multiline/Package same as Property and GL
- Auto \$1M limit, can increase based on risk
- Workers' Compensation statutory limits
- Umbrella/Excess Casualty \$25M

- Environmental \$25M (Site Environmental Impairment, Contractor's Pollution & Environmental Excess)
- · Builders' Risk varies by risk
- Surety depending on bonding needs
- Professional Lines \$25M (Real Estate & Hospitality)
- Cyber \$25M
- Weather Protection \$50M limit, can increase based upon risk

FINANCIAL INSTITUTIONS & PROFESSIONAL SERVICES

Providing multi-line P&C coverage to middle market commercial insurance companies, banks and other financial services companies as well as a range of professional services firms, we target the following classes with minimum annual P&C premium of \$100K or greater:

- 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

REAL ESTATE & HOSPITALITY

Providing coverage across all lines of business to Real Estate & Hospitality owners, investors, managers and servicing companies, we target the following classes with minimum annual P&C premium of \$250K or greater:

- 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

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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