Welcome to our Fall edition of Sompo GRS Insights.

Our thoughts are with those impacted by Hurricane Michael as well as those continuing to deal with the aftermath of Hurricane Florence. As insurance and risk management professionals, we know too well that the impact of such an event is often felt long after the storm has passed. That’s why our Claims team is prepared to work with you to address any loss experience promptly and fairly. We also encourage you to review Sompo International’s Hurricane Checklist and Safety After the Storm list of recommendations. Developed by our Risk Control experts, these simple yet effective tools can help your organization implement hurricane preparedness best practices ahead of an event and expedite recovery and ensure your safety following a major storm.

In addition to insuring our clients against loss, we are committed to working closely with you to reduce loss experience and identify ways to improve and differentiate your business operations. To that end, Sompo International has expanded the Risk Control function and launched a Global Risk Control Services unit. Victor Sordillo, Senior Vice President, Risk Control, Sompo International Insurance will lead this team that includes resources across the U.S. and Europe, with certified experts in a broad range of safety disciplines including industrial hygiene, ergonomics, fire protection, and product liability as well as professionals with extensive experience in the transportation, environmental services, real estate, hospitality, construction, manufacturing and financial services sectors. Sompo GRS’s Risk Control team will work in conjunction with this new group enabling us to offer our clients additional risk control services.

Finally, we recently conducted our annual client satisfaction survey. Listening and learning from our clients’ insights plays a critical role in connecting all of us as we strive to be your trusted insurance partner for many years to come. In fact, “Building Powerful Connections” will be the theme for our upcoming 2nd Annual Client Advisory Board meeting in November. This in-person gathering of key clients in our Real Estate & Hospitality sector is a natural extension of our commitment to delivering white glove service as we work to meet your long-term insurance needs. It also provides us an additional opportunity to discuss the market trends and developments impacting our business and hear our clients’ ideas about how we can continue to enhance the products and services we provide.

We thank you for your business and look forward to continuing to deliver unparalleled underwriting, actuarial, claims and loss control services. We encourage you to contact our team at any time with questions or suggestions.

Michael Chang
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NEW AND NOTEWORTHY

Barbara Frare Presents at the 2018 Towers Willis Watson Construction & Real Estate/Hotel Risk Management Conference
On September 13, Barbara Frare, Sompo GRS Senior Vice President, Real Estate & Hospitality Leader – Western Region, joined industry leaders from Starr, Berkshire Hathaway and Allied World on the Real Estate, Hotel & Gaming Senior Underwriting panel. In addition to disaster preparedness and business continuity planning, the group discussed new exposures faced by risk managers and how insurers are responding. Panelists also addressed questions about crisis situations such as active shooter scenarios and business interruption resulting from property damage and cyber liability claims.

Adam Bergen Speaks at the McGriff, Seibel and Williams’ 2018 Real Estate Edge Conference
Adam Bergen, Sompo GRS Assistant VP, Property, was a panelist on the It Sure Was Windy session at McGriff, Seibel and Williams’ 2018 Real Estate Edge Conference held in Houston, October 3 – 5. Adam joined underwriters from Lloyd’s, AmWINS and Chubb to discuss various topics including the impact of HIM on the property market, the state of TRIPRA (TRIA), and strategies to handle hard market sectors like multi-family units.

Shaun Gonzales and Peggy Menard to Present at Marsh’s 2018 Global Real Estate & Hospitality Conference
Shaun Gonzales, Sompo GRS Senior Vice President, Property Leader and Peggy Menard, Sompo GRS Vice President, Business Development will present at Marsh’s 2018 Global Real Estate and Hospitality Conference being held on October 24 – 25 in Chicago. Shaun will serve on the Global Property Market Update panel examining trends and issues affecting today’s property insurance market. Peggy will participate on the Alternative Risk Transfer panel, discussing alternative risk/non-standard solutions, with a focus on parametrics.

Sombo International’s Loss Control Team Hosts Webinar on Workplace Safety
Sompo GRS Loss Control expert Andrea Ball recently hosted a client webinar on workplace safety. She discussed recent trends and provided insight into what having a safe work environment means; how to construct a safety culture for an organization; and how implementing a safety culture can impact workers’ compensation claims. Please contact Andrea for more information on the tools and techniques that can be put into practice to help reduce the number of workplace safety incidents at your organization.

We are pleased to introduce the next installment of our quarterly newsletter, Sompo GRS Insights, a forum dedicated to sharing news, tips, trends, recent successes and new developments at Sompo Global Risk Solutions impacting our brokers and insureds.

As always, we appreciate your continued support and thank you for selecting Sompo Global Risk Solutions to be part of your risk and insurance programs.

ABOUT US
Sompo Global Risk Solutions offers comprehensive multiline capabilities targeted at select industry verticals and client segments where we have a depth of expertise. Delivering tailored products and services, our teams specialize in:

- Real Estate
- Hospitality
- Financial Institutions
- Professional Services
- Japanese Interest Accounts (JIA)
- Servicing middle market and large accounts domiciled in the U.S. and with minimum annual premium of $250K for Real Estate and $100K for Financial Institutions, Professional Services and Japanese Interest Accounts, we work through a network of retail brokers who share our commitment to long-term partnerships built on white glove service.

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Please follow us on LinkedIn!
DID YOU KNOW…?
October is Fire Safety Month
In the three days ending on October 10, 1871, 300 people died and 3.3 miles of property were destroyed by the Great Chicago Fire. In remembrance, communities and organizations across the U.S. observe National Fire Prevention Week during the week of October 9 each year, hosting and participating in a variety of programs to increase awareness of fire safety and prevention. In fact, the week is the longest-running documented public health and safety observance occurring since President Woodrow Wilson first proclaimed National Fire Safety Day in 1920, ultimately prompting the recognition of October as Fire Safety Month.

As risk control professionals, we know too well that major fires are not just historic events to remember. According to the National Fire Protection Association (NFPA), a fire department in the U.S. responds to a fire every 24 seconds and a fire occurs in a structure once every 63 seconds. The NFPA also reports that in 2017 fires resulted in an estimated $23 billion in property damage, including estimated losses associated with the California wildfires. According to industry estimates, the October outbreak in Northern California resulted in more than 40 deaths and estimated economic losses of $13 billion, with approximately $11 billion covered by insurance and reinsurance. The December outbreak in wine country is estimated to have cost the economy around $3.2 billion and reinsurers an estimated $2.1 billion¹. Additional wildfire outbreaks in the late summer and early fall 2017 resulted in an additional $2 billion in economic losses.

It’s important to take time this month, and all year round, to promote and practice fire safety in your organization by:
• Locating and eliminating unneeded combustible fluids such as paints and solvents
• Improving housekeeping and reducing clutter
• Checking electrical and mechanical systems for defects and wear
• Installing, replacing, testing and inspecting fire protection/detection systems
• Orchestrating fire drills and conducting fire inspections

Sompo International’s Risk Control Services team includes fire protection specialists who can work with you to ensure your organization has a properly established Fire Prevention and Protection Program. Please contact Victor Sordillo, Senior Vice President, Risk Control Leader, Sompo International Insurance at vsordillo@sompo-intl.com to learn more.

For additional information on fire prevention please visit the U.S. Fire Administration at https://www.usfa.fema.gov/prevention/outreach/fpw.html and the NFPA at https://www.nfpa.org/Public-Education/Campaigns/Fire-Prevention-Week.


RECENT ACCOUNT SUCCESSES
We are pleased to share with you examples of our recent account successes:

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<th>Product</th>
<th>Premium</th>
<th>Limit</th>
<th>Risk Description</th>
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To learn more, visit us at: www.SompoGRS.com